



MILITARY SAVES PARTNER RESOURCE PACKET
VOLUME 3 ISSUE 6

'TIS THE SEASON TO BE SAVING
OCTOBER 20TH – NOVEMBER 30TH

Military Saves' goal is to promote the importance of savings and encourage service members and families to take financial action. To help the military service members 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 about how to save for the holidays.** Look for new packets from Military Saves every six weeks.

This resource packet includes:

1. [Sample Article](#)
2. [Facebook and Twitter Posts](#)
3. [Tools and Resources](#)

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 Military 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.



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.

Holidays, Finances, and the Stress of it All!

Celebrating the holidays should be the most wonderful time of the year...unless you're feeling stressed! With the additional financial pressures that come with the "season of giving" many military families often feel the stress from being separated from family and friends. Service to county doesn't break for holidays or special occasions, servicemembers are still away on deployment, finances may already be tight, and that doesn't leave a lot of money for gifts. However, servicemembers and their families are some of the most deserving – Thank you for your sacrifice throughout the year!

If you are reaching your holiday breaking point, here are a few ideas to help you lessen holiday financial stress:

Create a Holiday Budget

Creating a holiday budget is a very good way to prevent overspending and lessen the stress through the holidays. Once you have a spending plan, stick to it! Taking time to plan your gifts and organize holiday expenses instead of random and last-minute spending, you will be surprised at how much you can actually achieve while potentially enjoying the process.

Taking control of your holiday budget and creating a spending plan can make your holidays go a lot smoother. Explore creative ways to share the joy that is this time of the year, relieving much of the stress during this season and avoid the dread of unexpected January bills.

Beware: Online Holiday Shopping Traps – Phony Shopping Websites

It doesn't matter if it's the day after Thanksgiving or New Year's Eve, cyber criminals don't take a holiday. Thieves are in the business of stealing money and, especially during the holiday season, online shoppers can be vulnerable prey. [Learn more here.](#)

Create a Shopping Strategy & a Specific Dollar Amount

This time of year Military Saves has a number of excellent news articles including how to [Avoid Post Holiday Headaches](#), [Five Tips for Making an Affordable Thanksgiving Dinner](#), and [Tips for Saving before the holidays](#). They include information about make a holiday list and ways to save for the holidays.

Military families tend to be a very close knit community of neighbors and friends. If you find yourself or notice another family in need this holiday season, connect them with local resources available for military families such as your local [USO](#) or Marine Corps' [Toys for Tots](#) program. Many military service organizations provide a wide variety of holiday support to servicemembers, and holiday support at local installations can be an option. Contact the family center at [your nearest installation](#) and ask about the support provided this year.

*James Lander works for Military Saves, managed by the nonprofit Consumer Federation of America (CFA), which seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth.
Learn more at militarysaves.org.*

SAMPLE SOCIAL MEDIA POSTS

Share the following messages with your Facebook & Twitter followers.

#SavingsTipTuesday

Setting reasonable expectations can help keep your #holiday festivities #frugal! <http://ow.ly/D4bRM> @MilitarySaves #SavingsTipTuesday

Keep #holiday #debt in check by setting a #savings plan & sticking to it! <http://ow.ly/D4ci1> @MilitarySaves #SavingsTipTuesday

Avoid any nasty surprises this #holiday season by budgeting for the "extras." <http://ow.ly/D4dyA> @MilitarySaves #SavingsTipTuesday

Set a #holiday goal, make a plan, comparison shop & avoid #debt by #saving early! <http://ow.ly/D4eZS> @MilitarySaves #SavingsTipTuesday

Take control of #saving & #spending during the #holidays - create a holiday budget! <http://ow.ly/D4dJR> @MilitarySaves #SavingsTipTuesday

Simplify your #Thanksgiving menu, bake instead of buy, & stick to your list! <http://ow.ly/D4cuH> @MilitarySaves #SavingsTipTuesday

#SavingsFactFriday

The average person will spend \$77.52 on Halloween this year. <http://ow.ly/D4gr6> @NRFnews @MilitarySaves #SavingsFactFriday

Spending on extras can blow your holiday budget. Make a plan & stick to it! <http://ow.ly/D4fcB> @MilitarySaves #SavingsFactFriday

This year, average shoppers will do 44% of their holiday shopping online. <http://ow.ly/CVlQ2> @NRFnews @MilitarySaves #SavingsFactFriday

The average #holiday shopper is expected to spend \$804 this season, up 5% from 2013. <http://ow.ly/CVojm> @MilitarySaves #SavingsFactFriday

Setting reasonable expectations can keep your #holiday shopping in check. <http://ow.ly/D4fus> @MilitarySaves #SavingsFactFriday

Drum up #holiday cheer w/a #frugal #family project! Share the gift of giving. <http://ow.ly/D4fXu> @MilitarySaves #SavingsFactFriday

Additional Posts

#Holidays can be a creative way to fund your #savings - ask your family to make it cash, please! <http://ow.ly/D4hkz> @MilitarySaves

Set your #holiday goal, make a plan, #save automatically – Pledge to #save today! <http://ow.ly/D4doy> @MilitarySaves

Be #frugal while avoiding #holiday fraud, phishing, and phony deals! <http://ow.ly/D4p5f> @MilitarySaves



TOOLS & RESOURCES

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

Military Saves Resources

- [Make a Plan: How to Save Money](#)
- Military Saves Blog:
 - [Beware of Holiday Budget Busters](#)
 - [Holiday Spending That Won't Bust Your Budget](#)
 - [Five Tips for an Affordable Thanksgiving Dinner](#)
 - [3 Ways to Fund Holiday Expenses Without Going Into Debt](#)
 - [A Saver's Guide to Holiday Shopping](#)
 - [Online Holiday Shopping Traps Part One: Phony Shopping Websites](#)
 - [Online Holiday Shopping Traps Part Two: Phony Deals and Offers](#)
 - [Saving for the Holiday: No Time Like the Present!](#)
 - [How to Avoid Lifeless Savings During the Holidays](#)
 - [Personal Financial Planning: The Gift that Keeps Giving](#)
 - [Dollar Store Finds Can Be Holiday Treasure Troves](#)
 - [7 Tips to Encourage Saving and Limit Spending During the Holidays](#)
 - [Planning for Holiday Spending](#)

Other Resources

- [9 Holiday Savings Tips](#), Practical Money Skills
- [10 Holiday Tips](#), USA.gov
- [10 Secrets to Holiday Savings](#), AARP
- [10 Things You Should Do Now to Get Your Finances in Order for the Holidays](#), Wisebread
- [A Word to the Wise on Holiday Spending](#), Military.com
- [Are Christmas club accounts still a good idea?](#), Bankrate.com
- [Best Money Tips: Pay Down Holiday Debt Quickly](#), Wisebread
- [Budgeting for the Holidays](#), Military OneSource

Research

- [Holiday Consumer Spending Survey](#), National Retail Federation
- [Holiday Haul: How Shoppers Will Save \\$5 Billion This Holiday Season](#), RetailMeNot
- 2013
 - [2013 Annual Holiday Survey](#), Deloitte
 - [Annual CFA-CUNA Holiday Spending Survey](#), Consumer Federation of America