



MILITARY SAVES PARTNER RESOURCE PACKET

VOLUME 4 ISSUE 7

HOLIDAY SAVING & SPENDING

OCTOBER 12TH - NOVEMBER 22ND

Military Saves' goal is to promote the importance of savings and encourage servicemembers and families to take financial action. To help the people you serve save more successfully and to promote the importance of savings throughout your footprint, 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.

This resource packet includes:

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

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [take the Military Saves Pledge](#), 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.

Now is the Time to Create a Holiday Spending Plan

If you haven't noticed holiday items in the stores yet, you probably haven't gone shopping lately (hopefully you've been saving your pennies instead!). Retailers are expecting [holiday sales to increase by 3.7 percent this year](#), and are doing everything they can to entice consumer to make that happen. They're on their game to sell, sell, sell; are you on your game to save and spend wisely? If you haven't started yet, now is the time to create a plan for holiday saving and spending.

How much can you afford to spend?

Do you have a holiday fund in which you've saved over the last year? Try to stick with that amount - if you find that you can't, you know that you should plan to save more for next year. If you haven't saved anything (or enough) yet, it's time to start! Make sure to base your holiday budget on [the amount you can actually afford](#), rather than how much you think you need to spend. Find tips on how to save [here](#).

Make a list

Include ALL extra holiday expenses - not just gifts! The cost of wrapping paper, postage for holiday cards, and food for holiday potlucks may seem small but can add up over the course of the holiday season. Eliminate surprises and plan ahead for the big and small [budget busters](#) - seeing it all on paper (yes - [you need to write or print it out](#)) can help you prioritize and think creatively on how to [find the funds](#) for all of the must-do's, and maybe even some extras. Making a list can also help you avoid [impulse purchases](#) - if you stick to it.

Create a strategy

And how, exactly, will you stick to your list? Know before you go! Prepare for holiday spending by comparison shopping, using coupons, taking advantage of sales ([only](#) for the items on your list!), and keeping a copy of your budget and your list with you when shopping.

Keep track of your spending

Chances are good that even with the most thorough preparation, unanticipated holiday expenses will pop up. Add those to your list, and save it for next year to have an even more complete list of holiday expenses. Keeping receipts for ALL of your purchases can also help you keep track, as well as enable you (or gift recipients) to make easy [returns](#).

Avoid debt

Besides helping you to save and spend wisely, creating a holiday spending plan can help you avoid [overspending](#) and taking on costly loans or credit card debt that [could take years to pay off](#). Holiday deals aren't really deals if you find yourself paying the purchase price with credit, then added interest charges month after month. Unless you have created a plan to pay off debt quickly, avoid using credit - save instead. Many retailers offer [layaway plans](#) that can help avoid the need for charging gifts - these *could* be a valid addition to your holiday spending plan, but make sure you are aware of all conditions and fees before you commit.

Are you ready? The holiday season will be in full swing before you know it - take the time to make your preparations now! Set a goal. Make a plan. Save automatically - for the holidays!

Laura Roler works for Military Saves, managed by the nonprofit Consumer Federation of America (CFA), which seeks to motivate, encourage, and support servicemembers and 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

Find the funds for the #holidays without #credit cards and #debt! Here's how: <http://ow.ly/ToEn8>
@MilitarySaves #SavingsTipTuesday

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

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

Take these 10 steps to reduce your #holiday stress, expenses, and regrets: <http://ow.ly/EavIN>
@MilitarySaves #SavingsTipTuesday

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

#SavingsFactFriday

The average consumer will spend \$1000 or more between Halloween & New Year's. <http://ow.ly/ToD9D>
@MilitarySaves #SavingsFactFriday

Spending on extras can blow your holiday budget. Make a plan & stick to it! <http://ow.ly/D4fcb> @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

#Holiday #shopping without a list, a plan, & a #budget can lead to #overspending! <http://ow.ly/ToFZC>
@MilitarySaves #SavingsFactFriday

Additional Posts

Protect your #identity while #shopping online. Avoid public computers, & verify websites are secure. <http://ow.ly/ToHcH>
@MilitarySaves

2014 holiday survey: Only 42% of consumers planned to follow a #budget for #holiday #shopping. <http://ow.ly/ToKme>
@MilitarySaves

#Holiday #shopping with a #credit card? Calculate what it will take to pay off that #debt: <http://ow.ly/ToND9>
@MilitarySaves

Assess your current #financial stability to determine your approach to #holiday #spending: <http://ow.ly/ToPhZ>
@MilitarySaves

Celebrate and #save with a Thrifty Thanksgiving! Download the free ebook: <http://ow.ly/ToR5a> @MilitarySaves
#holiday

The #costs of going home for the #holidays can be high. Use the Holiday Travel Planner to plan ahead:
<http://ow.ly/ToS5Q> @MilitarySaves



TWITTER CHATS: An hour-long Twitter chat on current savings themes.

AMERICA SAVES TWITTER CHAT:

Please join America Saves on **Tuesday, October 27, 2015 at 3:00 pm ET** for an hour-long discussion on the topic and resources discussed throughout this partner packet.

Consumers are getting savvier about saving during the holiday season, but retailers are catching on. It's [been reported](#) that major retailers are already baiting holiday shoppers to spend — spend — spend. That is all the more reason to make savings a priority during the holiday season.

Hashtag: **#HolidaySavings**

Topic: **Spending & Saving During the Holidays**

When: **Tuesday, October 27 at 3:00 pm ET**

Easy ways to follow the chat: [Twubs](#) or [tchat.io](#)

COOPERATIVE EXTENSION TWITTER CHAT: An hour-long Twitter chat on year-end financial planning.

We hope you'll join @moneyXtension on **Tuesday, December 8, 2015 at 3:00 pm ET**.

Join this special Cooperative Extension Twitter chat/Google Hangout to learn end-of-year financial planning tips and suggestions for financial New Year's resolutions. The sponsor, Cooperative Extension, is the largest adult education network in the world, including dozens of educators with expertise in personal finance.

Guests for #eXchat include **Dr. Barbara O'Neill, CFP®**, Rutgers University, **Dr. Erik Anderson**, University of Idaho, **Dr. Erica Tobe**, Michigan State University, **Dr. Elizabeth Kiss**, Kansas State University, **Dr. Susan Shockey**, NIFA-USDA, and **Andrew Zumwalt, MS, CFP®**, University of Missouri. **Bob Bertsch**, Web Technology Specialist for North Dakota State University, will serve as moderator.

Hashtag: **#eXchat**

Topic: **Year-End Financial Planning Tips**

When: **Tuesday, December 8, 2015 at 3:00 pm ET**

Easy ways to follow the chat: [Twubs](#) or [tchat.io](#)

TOOLS & RESOURCES: Share the following tools and resources with your audience and with other organizations.

Military Saves Resources

- **Blog Articles**
 - [3 Ways to Fund Holiday Expenses Without Going Into Debt](#)
 - [7 Tips to Encourage Saving and Limit Spending During the Holidays](#)
 - [A Saver's Guide to Holiday Shopping](#)
 - [Beware of Holiday Budget Busters](#)
 - [Dollar Store Finds Can Be Holiday Treasure Troves](#)
 - [Finding the Funds for the Holidays](#)
 - [Five Tips for an Affordable Thanksgiving Dinner](#)
 - [Holiday Spending That Won't Bust Your Budget](#)
 - [Holidays, Finances, and the Stress of it All!](#)
 - [How to Avoid Lifeless Savings During the Holidays](#)
 - [Look Fabulous at Your Military Ball Without Spending a Fortune](#)
 - [Online Holiday Shopping Traps Part One: Phony Shopping Websites](#)
 - [Online Holiday Shopping Traps Part Two: Phony Deals and Offers](#)
 - [Personal Financial Planning: The Gift That Keeps Giving](#)
 - [Planning for Holiday Spending](#)
 - [Saving for the Holiday: No Time Like the Present!](#)
 - [Six Warning Signs That You May Be Spending Too Much This Holiday Season](#)
 - [Ten Terrific Tips to Take Charge of Holiday Spending](#)

Other Resources

- ***360 Degrees of Financial Literacy***
 - [Holidays: Articles, Calculators, and Q&As](#)
- ***America Saves***
 - [25 Effortlessly Frugal Last Minute Halloween Costumes](#)
 - [Beating the Holiday Financial Blues](#)
 - [Protect Yourself Before & After a Data Breach](#)
 - [Protecting Your Identity During the Holiday Season](#)
 - [Reusing and Making Decorations](#)
 - [Saving Money During the Holidays](#)
 - [Should You Consider an Extended Warranty?](#)
- ***Military OneSource***
 - [9 Tips for Savvy Holiday Spending](#)
 - [How to Budget for the Holidays](#)
 - [Jingle Sells: Saving and Shopping for the Holiday Season](#)
- ***Money Management International***
 - [Holiday Headquarters](#)
- ***National Foundation for Credit Counseling***
 - [Quiz - Should You Be Shopping This Holiday Season?](#)
- ***Practical Money Skills***
 - [Holiday Budgeting Center](#)
- ***Smart About Money***
 - [Holiday Spending Guide](#)
- **Research**
 - [National Retail Federation Holiday Headquarters 2015](#)
 - [Rubicon Project Holiday Consumer Pulse Poll 2015](#)