

## Holiday Saving and Spending October 21 – December 1

At [Military Saves](#), our goal is to promote the importance of savings and encourage servicemembers and their 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 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](#)
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 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.

We want to hear from you. Please take a moment to comment on the usefulness of this material with this [One-question survey](#). Questions or Comments? Contact [James Lander](#).

Our next resource kit theme will be "Saving at Tax Time." If you have resources or materials you would like us to include please send them to [James Lander](#).

# 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 James Lander, [Military Saves](#) 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 [Military Saves pledge](#) to make a commitment to yourself to save and receive emails and/or text messages to keep you motivated.

***Military 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 [militarysaves.org](http://militarysaves.org)*

# Sample Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

## #SavingsTipTuesday

**Oct. 29** – Check out these 5 Tips for Saving Before the Holidays <http://ow.ly/q4gDR> #SavingsTipTuesday

**Nov. 5** – Make Halloween even sweeter with these smart money-saving tips <http://ow.ly/q3Zz2> #SavingsTipTuesday

**Nov. 12** – The best investment for most borrowers is to pay off #debt with double-digit interest rates. <http://ow.ly/fc5IW> #SavingsTipTuesday

**Nov. 19** – Get SMART this holiday season using the SMART rule for saving <http://ow.ly/q3ZQK> #SavingsTipTuesday

**Nov. 26** – Anyone can afford to own a home w/ proper preparation. Develop a savings plan to build up \$. <http://ow.ly/fc5WR> #SavingsTipTuesday

## #SavingsFactFriday

**Oct. 25** – Take the pledge: The sooner you start #saving for the #holidays, the better they will be via @MilitarySaves #SavingsFactFriday

**Nov. 1** – Free up funds in your budget for holiday spending with these tips <http://ow.ly/q4jox> via @MilitarySaves #SavingsFactFriday

**Nov. 8** – Before maxing out your credit card this holiday season, see how it can affect your credit score <http://ow.ly/q4gDR> via @MilitarySaves #SavingsFactFriday

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

**Nov. 22** – Find places to cut your spending so that you can pay down your debts faster in 2014 <http://ow.ly/q4oZ3> via @MilitarySaves #SavingsFactFriday

**Nov. 29** – Transferring money from checking to savings is the fastest way to #save \$500 to \$1,000 via @MilitarySaves #SavingsFactFriday

## Tools and Resources

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

### Military Saves Blog (Holiday Spending)

- [9 Sweet Ideas for an Inexpensive Halloween](#)
- [5 Tips for Saving Before the Holidays](#)
- [Should I Layaway for the Holidays?](#)
- [How to Save for a Large Purchase: Remember the SMART Rule](#)
- [Tips For Keeping Holiday Debt Under Control: Study Finds Holiday Spending This Year Will Likely Rise](#)

### 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 [Military Saves blog](#) over the next six weeks for more articles on holiday spending and savings resolutions.