

Overall Financial Health

April 1 – April 28

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 includes:

1. [Sample Article](#)
2. [Facebook and Twitter Posts](#)
3. [Tools and Resources](#)
4. [One-question survey](#)

Use these resources to **help you communicate with the public, your audience, and with other organizations to help them promote the importance of emergency savings.** Look for new packets from Military Saves about every six weeks.

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [Military Saves pledge](#), thereby creating and committing to a basic savings or debt reduction plan;
- 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 one-question survey](#) on the usefulness of this material.

Questions or Comments? Contact [Andia Dinesen](#).

Our next resource kit will be about Youth and Older Americans, being held April 29 – June 9, 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. (If you would like to use as a guest post, we ask that you please link back to Military Saves)

Gearing Up for a PCS This Summer? Give Your Finances a Check-Up.

By Andia Dinesen, [Military Saves](#) Coordinator

The first quarter of the calendar year is behind us and for those of you facing a PCS this summer, finances are surely on your mind. Whether you are getting ready to PCS or not, this is a great time to give your finances a check-up. After all, April is Financial Literacy Month.

Check Your Credit Report and Score. Every American is entitled to check their credit report from each of the credit reporting agencies each year by using www.annualcreditreport.com. This website is free, trusted, and secure and is the best way to view your entire credit history. In addition, during 2013, servicemembers (including active-duty, guard, and reserve) and their spouses can get their free myFICO credit score by taking the [Military Saves Pledge](#). So if you haven't done that yet this year, this is a perfect time. Also, even if you have pledged in the past, you can [re-pledge at MilitarySaves.org](#) and receive your free myFICO credit score.

Have you filed your taxes yet? If not, you still have time and you can get free tax software from [MilitaryOneSource.mil](#). Also, when filing your tax return, don't forget to save a portion of your refund with Form 8888. The [SaveYourRefund.com](#) offers a chance to win \$25,000 for saving at least \$50 of your tax refund. And tax time offers a great opportunity to beef up your emergency fund, especially if you are facing a PCS this summer.

The [MilitarySaves.org blog](#) this month will be featuring information about PCS, tips and ideas for getting ready financially for a PCS, and unexpected expenses you and your family might be facing. Share your ideas and tips with us on our [Facebook page](#) and [Tweet](#) with us too. We want to share your advice and information with others. Whether you are getting ready to move 100 miles or 5,000 it is always better to be as prepared as you can and we want to help.

Sample Tweets/Facebook Posts

Share the following messages with your Facebook and Twitter Followers:

Tuesday, April 2- There is still time to file your #taxes for FREE <http://ow.ly/jCQ2z> #SavingsTipTuesday @MilitarySaves

Friday, April 5- Did you know, you can #Save your #tax refund and enter to win \$25K? <http://ow.ly/j0kln> @SaveYourRefund #SavingsFactFriday @MilitarySaves

Tuesday, April 9- Ready for retirement? Use the #Retirement Realities Checklist to find out <http://bit.ly/yIVFxt> #NRPW2013

Friday, April 12- Did you know, you can #Save your #tax refund and enter to win \$25K? <http://ow.ly/j0kln> @SaveYourRefund #SavingsFactFriday @MilitarySaves

Tuesday, April 16- Avoid bouncing checks/overdraft fees. The \$ you #save each month could go to an emergency savings acct. #SavingsTipTuesday @MilitarySaves

Friday, April 19- Bring lunch to work. The #money you #save can help you create an emergency fund. #SavingsFactFriday @MilitarySaves

Tuesday, April 23- When driving, avoid fast start-ups and stops. You can #save hundreds of #dollars on lower gas costs. #SavingsTipTuesday @MilitarySaves

Friday, April 26- Calculate your net worth to help set your savings goals @FINRAFoundation <http://ow.ly/jr9KV> #SavingsFactFriday via @MilitarySaves

Tools and Resources

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

America Saves

- [Annual Savings Survey 2013](#)

Military Saves Blog

- [Stretch your BAH with These Six Simple Steps](#)
- [How to Train your Willpower Muscles so you can Stick to your Budget](#)
- [How to Overcome Unexpected Expenses when Moving Overseas](#)

Financial Industry Regulatory Authority (FINRA)

- [Action Plan: Calculate Net Worth](#)
- [Money and Mobility](#)

More Resources

- [To DITY or no to DITY](#)
- [National Retirement Planning Week](#)
- [Jump\\$tart Coalition- FAQ on Financial Literacy Month](#)

Visit the [Military Saves blog](#) over the next four weeks for more articles on Overall Financial Health.