**Below is sample content for you to share with your community during Military Saves Month via email or newsletter. Feel free to use it as shown, or adapt it for your organization’s specific needs, including appropriate Military Saves Month graphics and videos from our** [**Digital Toolkit**](https://militarysaves.org/organizations/military-saves-month/military-saves-month-2021-digital-toolkit)**.**

**Week 1 | Save Automatically**

It’s Military Saves Month and National Financial Capability Month, making it the perfect time to do a financial check-in with our community. As we’ve recently experienced, focusing on saving and securing our individual financial future is a necessity.

This week’s focus is #SaveAutomatically. This is the easiest and most effective way to “set it and forget it” and increase your success rate.

The two best ways to [save automatically](https://militarysaves.org/for-savers/save-automatically) are:

1. **Direct Deposit through Allotment:** Have DFAS, PPC, or your employer direct a certain amount from your pay and deposit it into a savings account.

2. **Automatic Bank Transfer:** Every payday, your bank or credit union transfers a fixed amount from your checking account to a savings or investment account. Talk to your financial institution to set this up.

Over time, these automatic deposits add up. For example, a $50 monthly allotment accumulates to $600 a year and $3,000 after five years, plus interest! Whether saving for an emergency fund, education expenses, retirement, or all things in between, by making saving automatic, our community is in the best possible position to reach any savings goal.

Ready to commit to saving more successfully? We encourage you to take the [Military Saves Pledge](http://bit.ly/mspledge), or repledge with a new goal. Not only will you have a new savings plan, you’ll receive support, reminders, and tips directly from Military Saves.

As a participant in Military Saves Month, we encourage you to celebrate your savings journey by joining a community of military affiliated people on a similar savings journey. The [#MilitarySavers Facebook Group](http://bit.ly/milsavers) is hosted by MilitarySaves.

[INSERT PHOTO OF [SAVE AUTOMATICALLY](https://militarysaves.org/images/MSM/2021/week1-save-automatically-10x10.jpg)]

**Week 2 | Save for the Unexpected**

Imagine your car stalls out, your child needs a cast, or your roof leaks. Are you prepared when Murphy’s Law strikes?

The unexpected doesn’t have to be doom and gloom. It could be that a new baby is on the way, or your best friend is getting married out of state.

This week’s focus is to #SaveForTheUnexpected. If we’ve learned anything over the past year, it’s that anything that can go wrong will, so let’s be prepared!

If you have a savings account with at least $400 accessible, not only will the “unexpected” only be a minor inconvenience, but you will also have more savings than approximately 60% of Americans.

Don’t have an emergency fund or looking to grow your emergency fund? Take the [Military Saves Pledge](http://bit.ly/mspledge) and commit to successfully building an emergency fund of just $500. Embrace the “Start Small, Save Big” mentality. Once you’ve taken the Pledge, be sure to join the [#MilitarySavers Facebook Group](http://bit.ly/milsavers), hosted by MilitarySaves.

[INSERT PHOTO OF [SAVE FOR THE UNEXPECTED](https://militarysaves.org/images/MSM/2021/week2-save-for-the-unexpected-10x10.jpg)]

**Week 3 | Save to Retire**

Preparing for retirement can easily be pushed into the “someday” category, as we focus on present needs and expenses. Do something today that your future self will thank you for!

This week’s theme is #SavingForRetirement. Most Americans -- military service members included -- have an inadequate retirement savings plan for their desired standard of living in their golden years.

With the changes to the military's pension plan and the introduction of the Blended Retirement System, it’s possible that many service members may be leaving “free money” (in the form of a government match to their TSP account), on the table. It’s also possible that military spouses don’t have their own retirement savings, especially if they aren’t currently working.

This week, we’ll focus on encouraging the entire military community, including spouses and veterans, to save today for tomorrow and discover just [how much they need to save](https://www.bankrate.com/retirement/calculators/retirement-plan-calculator/) for their golden years.

If saving for retirement is your current savings goal, be sure to take the [Military Saves Pledge](http://bit.ly/mspledge) and receive tips, reminders, and other resources to support you on your savings journey. Then join the Facebook community hosted by Military Saves, [#MilitarySavers](http://bit.ly/milsavers).

[INSERT PHOTO OF [SAVE TO RETIRE](https://militarysaves.org/images/MSM/2021/week3-save-to-retire-10x10.jpg)]

**Week 4 | Save by Paying Down Debt**

Are you currently working to pay down your debt? Well, guess what? You ARE SAVING!

When you actively reduce your debt, you save on interest. When you pay on time, you save on late fees and maintain your credit score – which will save money long-term.

Reducing debt should be acknowledged and celebrated as a form of saving and a component of your financial plan.

[INSERT PHOTO OF [SAVE BY REDUCING DEBT](https://militarysaves.org/images/MSM/2021/week4-save-by-reducing-debt-10x10.jpg)]

As a participant of Military Saves Month, we encourage you to celebrate your savings journey by joining a community of military-affiliated people on a similar savings path. The [Military Savers Facebook Group](http://bit.ly/milsavers) is hosted by MilitarySaves.

Another action you can take this week if you haven’t already is to take the [Military Saves Pledge](http://bit.ly/pledgems) or text to pledge by texting MILITARYSAVES to 877877.

**Week 5 | Save as a Family**

For the final week of Military Saves Month, the theme is #SaveAsAFamily. It’s not just about our service members or veterans, but it is also about our military spouses and our military kids. It’s about education, encouragement, and saving as a team.

How much better would our military community be with money if we empowered not only our service members and veterans to save, but also our military spouses? What if we, as military families, had a plan and developed our strategy together? What if we were intentional about teaching good money and savings habits to our military kids from a young age? This week, we’ll focus on the tangible and intangible ways we can set ourselves up for success as military families, and positively influence and model for our children and teens when it comes to money, spending habits, and saving.

Get added accountability by sharing with your family and friends that you've made a commitment to yourself, and encourage them to take the [Military Saves Pledge](http://bit.ly/mspledge).Also, be sure to join the [#MlitarySavers Facebook Group](http://bit.ly/milsavers), for a like-minded community with a focus on savings, hosted by Military Saves.

[ INSERT PHOTO [SAVE AS A FAMILY](https://militarysaves.org/images/MSM/2021/week5-save-as-a-family-10x10.jpg)]