



America**Saves**[®]

You Can Build Wealth

America Saves Week
February 24 – March 2, 2008

A Guide for Extension Educators: Introduction

This working paper was prepared by a team of Cooperative Extension professionals and the *America Saves* team at the Consumer Federation of America. To access the most current version of this document on-line, go to http://www.csrees.usda.gov/nea/economics/fsll/edu_saves.html

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Why get involved with *America Saves*?

Here's what some of your fellow Extension educators have to say about the campaign!

Getting involved with the *America Saves* initiative has been one of the best decisions! It began with our FCS advisory board that approved beginning the project. This has built such strong community support for Extension (not just the Saves project) and has provided strong community leader advocates for our total program! Also, developing an "Okaloosa Saves" coalition strengthened the financial management and family well-being programs that were already being conducted. Added value to programs and community support -- Saves projects are definitely a good thing!

Elaine Courtney
Extension Agent IV—Family and Consumer Sciences
University of Florida Extension

Affiliation with the *America Saves* campaign over the past five years has strengthened the Tennessee county and state financial education programs. Resources such as the free newsletter have allowed us to offer quality savings tools and motivation to more than 8,000 youth and adults who have enrolled as Tennessee Savers. This partnership has provided collaborative opportunities with local, state & federal organizations.

June Puett, Extension Agent
University of Tennessee Extension

The America Saves Campaign offers great encouragement for Extension educators themselves and their clientele to take financial action now to 'save and reduce debt'! The campaign is a great complement for Extension's nationwide 'Financial Security for All' educational programs. Nearly 20 Kansas Extension sites have strengthened local partnerships and promote Kansas Saves and financial action with educational efforts year-round. Even more Extension offices painlessly help 'spread the word' during America Saves Week through routine Extension media, events and word-of-mouth opportunities. The America Saves Campaign at its best can be a vehicle for building community capacity and motivating citizens to take financial action through partnerships with financial institutions, education, businesses, organizations and employers.

Carol Young, State Specialist
Kansas State University

WHY

You will be able to see financial action -- savings, debt reduction, wealth building -- as a result of your financial education activities during *America Saves Week*. The *America Saves* campaign provides additional motivation and products that allow even small savers to succeed.

HOW

Resources, orientation and technical assistance is provided by the *America Saves* campaign. You provide the local organizing that brings institutional partners together with banks and credit unions to promote and provide saving, debt reduction and wealth-building activities. Activities encouraged for different types of partners are listed in this guide. Many of your current activities can also be leveraged to involve participants in *America Saves Week*.

WHAT CAN HAPPEN

Results of *America Saves Week* can be dynamic: New relationships (the *America Saves* campaign already involves more than 1,000 organizations, institutions, and companies and over 300 banks and credit unions), new opportunities for funding, increased program participation, and data that is quantifiable -- numbers of people participating, dollars saved or debt reduced, assets purchased, investments made, description of saving goals and savers' choice of financial institutions.

Through Extension-supported efforts, 31 local *America Saves* campaigns in 20 states have enrolled 17,809 participants, saving an estimated \$7.5 million (2002-05).

America Saves Week - February 24 to March 2, 2008 - is a natural extension of the work that you're already doing to promote financial literacy in the communities that you serve. The difference is that *America Saves Week* is part of a long-term social marketing campaign designed to encourage and empower individuals to make a personal commitment to saving and investing for their future.

America Saves Week is a week of intensive focus on financial action such as saving, reducing debt, and investing. *America Saves Week* is also unique in that the week is the focus, but not the end or beginning; activities can occur previously and be announced during the week, or can be announced and conducted after the week.

America Saves Week benefits to Extension educators include:

- Building local partnerships and networks related to financial education
- Increased visibility through local media
- State and national collection and aggregation of evaluation data
- Marketing and expansion of existing financial education programs
- Flexibility to develop programs for local needs and cultural relevancy
- User-friendly materials and administrative support from the Consumer Federation of America
- An opportunity to highlight annual financial accomplishments

You are encouraged to use existing resources such as curricula, community advisory groups, and other resources that you already have. Realizing that people’s schedules and time availability vary, three levels of participation are outlined here and further described later in this guidebook:

America Saves Week timeline by levels

Below are some suggested guidelines for preparing for America Saves Week. Feel free to adjust as needed. It is assumed that activities listed in an earlier time frame may continue into later months.

Level One

Extension stand-alone campaign

Activities	Dec.	Jan.	Feb.	Mar.	Apr.
Promote event	•	•	•	•	
Plan ASW activities	•	•			
Enroll savers	•	•	•	•	•
Publish press release			•	•	
Evaluate ASW				•	•
Publish post-ASW press release					•

4 months before *America Saves Week*

- Tell Jim Terry at CSREES-USDA that you plan to be involved (jterry@csrees.usda.gov). Copy Jane Schuchardt at jschuchardt@csrees.usda.gov. Include a brief summary of planned activities and complete contact information.
- Begin *America Saves Week* publicity at programs and in Extension communications (e.g., web site, newsletters and newspaper columns) and media outlets (e.g., radio and television).
- Begin talking up *America Saves Week* in regular activities and networking
- Begin to develop a list of planned programs where the opportunity exists for *America Saves Week* enrollment.

3 months before *America Saves Week*

- Discuss coordination of *America Saves Week* activities with office colleagues (e.g., 4-H youth development, community economic development, agricultural agents), advisory groups, and others
- Continue publicity and program planning
- Seek endorsements from local business, non-profit, and community leaders
- Order *America Saves Week* materials from Nancy Register (nregister@consumerfed.org) at the Consumer Federation of America
- Begin enrolling American Savers and send enrollment information to the Consumer Federation of America

2 months before *America Saves Week*

- Arrange *America Saves Week* publicity efforts with local media (e.g., feature article, press conference, talk show appearance, online chat)
- Take registration for *America Saves Week* events and monitor enrollment

1 month to one week before *America Saves Week*

- Actively pursue promotion and registration for *America Saves Week* activities
- Prepare certificates of appreciation for *America Saves Week* participants and volunteers

During *America Saves Week*

- Implement planned activities
- Complete evaluation instruments at *America Saves Week* events

One week to one month after *America Saves Week*

- Prepare a summary report that includes a description of *America Saves Week* activities, number of enrolled American Savers, planned behavior changes, media hits and coverage, participant comments, positive collaborative relationships and unexpected outcomes
- Make a commitment to become involved with *America Saves Week* in 2008

Level Two

Extension plus at least one organizational partner

Activities	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
Promote event	•	•	•	•	•	•
Partner with community organizations and financial institutions	•	•	•	•	•	•
Plan ASW activities		•	•			
Enroll savers		•	•	•	•	•
Publish press release				•	•	
Organize post-ASW event				•	•	
Evaluate ASW					•	•
Publish post-ASW press release						•

Participating in a Level Two *America Saves Week* campaign requires an additional commitment of time to build relationships with financial institutions, employers, and other partners to actively promote *America Saves Week* participation.

In addition, you will be organizing targeted *America Saves Week* motivational workshops. For this reason, we recommend an additional month of time (i.e., 5 months of lead time) to make the necessary contacts.

Level Three

Extension plus multi-organization campaign network

Activities	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
Partner with community organizations and financial institutions	•	•	•	•	•	•	•	•
Develop master activity list		•	•	•	•	•		
Promote event		•	•	•	•	•	•	
Enroll savers				•	•	•	•	•
Publish press release						•	•	
Organize post-ASW event						•	•	
Evaluate ASW							•	•
Publish post-ASW press release								•

Participating in a Level Three *America Saves Week* campaign requires a commitment to provide leadership to a sustained campaign effort, either by observing *America Saves Week* annually or engaging in a traditional year-round campaign.

You will be managing the process of performing activities listed above in Levels One and Two, plus providing leadership to a coalition of community partners. For this reason, we recommend an additional month of time (i.e. at least 6 months of lead time) to make the necessary contacts.

For further information and questions, contact

Nancy Register, Director, *America Saves*, nregister@consumerfed.org or
Jane Schuchardt, National Program Leader, CSREES, USDA, jschuchardt@csrees.usda.gov

***America Saves Week* Extension Leadership Team**

Southern Region

Jennifer Abel jabel@vt.edu
Virginia Cooperative Extension, Arlington County
Elaine Courtney ecourtney@co.okaloosa.fl.us
University of Florida Extension, Okaloosa County
June Puett jpuett@utk.edu
University of Tennessee Extension

Northeast Region

Barbara O'Neill oneill@aesop.rutgers.edu
Rutgers Cooperative Extension

Western Region

Patti Wooten-Swanson pwsanson@ucdavis.edu

University of California Extension

Central Region

Caezilia Loibl loibl.3@osu.edu

Ohio State University Extension

Carol Young cyoung@oznet.ksu.edu

Kansas State University Extension