



Thrift Savings Plan BULLETIN

for Agency TSP Representatives

Subject: America Saves Week and Military Saves Week Posters
February 22 – March 1, 2009

Date: February 17, 2009

The Federal Retirement Thrift Investment Board (FRTIB) would like to remind our TSP Coordinators of two upcoming events — America Saves Week and Military Saves Week, both February 22 through March 1, 2009. America Saves is a nationwide campaign in which a broad coalition of nonprofit, corporate, and government groups help individuals and families save and build wealth. Military Saves is a social marketing campaign designed to persuade, motivate, and encourage military families to save money every month and to convince leaders and organizations to be aggressive in promoting automatic savings.

Although our focus is on the TSP, our goal is to support our participants in their efforts to achieve financial security and retire with dignity. We know that defined contribution plans like the TSP have become a critical source of retirement income and that supplemental savings are necessary to achieve a comfortable retirement. Our belief is that the more participants know about the TSP, as well as saving and investing in general, the better able they are to make educated financial decisions. Although we cannot endorse any individual organization or entity, the underlying educational principles promoted by these two campaigns are worthy of support.

Accordingly, we have designed two special posters for the campaigns. The [America Saves Week poster](#) features an image of a large gold half dollar. The [Military Saves poster](#) features images of a variety of military families. We hope this simple yet high-impact imagery encourages employees to think about saving and investing and the impact of their financial decisions on themselves and their families. Electronic versions of the posters are attached to this bulletin and are also available on the TSP Web site. We have also sent a supply to each of the agency and service distribution centers. If you do not receive a supply, please contact your authorized agency or service representative. Please display the posters in highly visible areas, such as lounges, hallways, cafeterias, etc.

To supplement our creating the posters, FRTIB's Executive Director, Greg Long, has written a letter in support of both America Saves and Military Saves Week. This letter is posted on the TSP Web site. An electronic copy of the [letter](#) is also attached to this bulletin.

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Inquiries: Questions concerning this bulletin should be directed to the Federal Retirement Thrift Investment Board at **202-942-1460**.

Chapter: This bulletin may be filed in Chapter 2, General Information.

We have also provided links on the TSP Web site to both the [America Saves](#) and [Military Saves](#) web sites. These sites provide information about the organizations behind the campaigns as well as a wealth of information and resources that can be useful in planning and saving for the future.

Finally, as part of our ongoing support of financial education and literacy programs, the TSP also looks forward to supporting [Financial Literacy Month](#) in April 2009 and [National Save for Retirement Week](#) in October 2009. Posters are currently being developed in support of these upcoming campaigns. The posters will be distributed to all agency and service central distribution points and will be available for order and download from the TSP Web site. Stay tuned for details in the coming months.

A handwritten signature in black ink that reads "Pamela-Jeanne Moran". The signature is written in a cursive, flowing style.

PAMELA-JEANNE MORAN
Director
Office of Participant Services

Attachments



Message from the Executive Director

February 18, 2009

Dear TSP Participants:

America Saves Week 2009 and Military Saves Week 2009 begin on February 22 and continue through March 1. Sponsored by the Consumer Federation of America, both are national campaigns that involve over 100 organizations whose primary focus is to support and encourage individuals and families to reduce debt and build long-term wealth through saving.

The TSP is pleased to inform you of these programs because we understand that consistent saving is one of the key components to achieving your retirement goals. Although our focus is, of course, on the TSP, our goal is to support participants in their efforts to achieve financial security and retire with dignity. We know that defined contribution plans like the TSP have become a critical source of retirement income and that supplemental savings are also necessary to achieving a comfortable retirement. Our belief is that the more participants know about the TSP as well as saving and investing in general, the better able they are to make educated financial decisions. Although we cannot endorse any individual organization or entity, the underlying educational principles promoted by these two campaigns are worthy of support.

I encourage you to visit the America Saves web site at www.americasavesweek.org. You will find an array of tools, including: net worth, emergency savings, and retirement calculators; tips for goal-setting and creating a spending plan; and exercises to test your savings knowledge. Become an enrolled saver on the web site and you will receive e-mails that provide information that may help you to achieve your financial goals.

Members of the Armed Forces can also visit www.militarysaves.org, where they will learn about the programs that are available during Military Saves Week and throughout the year. Many of the programs are uniquely tailored to help military members and their families save and manage their money. The web site also offers savers convenient access to numerous financial education resources.

We are certainly facing difficult times these days but saving money can be a challenge in any economic environment. Perhaps the best approach is to make it a habit so that it becomes automatic. And the earlier it becomes a habit, the greater the benefit you'll reap over the long run. Remember: You don't have to be rich to build wealth. It can be built over time with a commitment to careful debt management and consistent saving.

A handwritten signature in black ink, appearing to read "G. Long", is positioned above the printed name of the Executive Director.

Gregory T. Long
Executive Director

TSP SAVES

with America



AMERICA SAVES WEEK

FEBRUARY 22 – MARCH 1, 2009

Military Saves Week

February 22 – March 1, 2009

Thrift Savings Plan

