

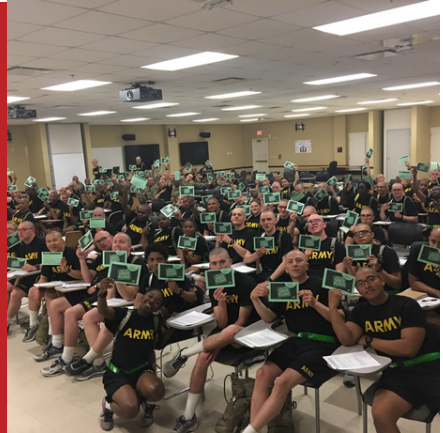


Military Saves Month Training Webinar

Financial Institutions



#MSM2021



AGENDA

- The Why Behind Military Saves Month
- The Military Saves Pledge
- Military Saves Month 2021 Themes
- Successfully Participating in Military Saves Month
- Designation of Savings Excellence Award
- Q&A

The Why Behind Military Saves

Who We Are

We are a research-based program that uses the principles of behavioral economics and social marketing to change savings behavior and motivate action.

We are proud participants in the Department of Defense Financial Readiness Network and the Military Spouse Employment Partnership, also through the DoD.

Mission

We seek to motivate, support, and encourage the entire military community to save money, reduce debt, and build wealth.

Our program encourages the entire military community to save automatically and to take the Military Saves Pledge, a savings tool, to create a simple savings plan.

Audience

Savers: Those who we encourage to build good savings behaviors.

Partners: Those who we encourage to promote savings to the military community. YOU!

Impact

Since 2005 we have encouraged over 360,000 from the military community to build better savings habits!

According to our 2019 survey, 80% of respondents say that taking the Military Saves Pledge has helped them to save.



**WORKS WITH
FINANCIAL INSTITUTIONS
IN THEIR COMMUNITIES**



WHY YOU SHOULD PARTICIPATE

insights from the military community

69%

SAY THAT A BANK OR CREDIT UNION IS THE PRIMARY WAY THEY SAVE

80%

SAY THAT TAKING THE MILITARY SAVES PLEDGE HAS HELPED THEM SAVE

49%

FIND THEIR BANK OR CREDIT UNION TO BE A HELPFUL SOURCE OF IN-PERSON INFORMATION

68%

HAVE CONTRIBUTED TO RETIREMENT ACCOUNTS

42%

THINK THEIR FINANCIAL INSTITUTION'S WEBSITE HELPS THEM MEET THEIR SAVINGS GOALS

57%

SAY UNEXPECTED EXPENSES ARE THEIR BIGGEST SAVINGS CHALLENGE

Source: 2019 Military Saves Saver Survey

HOW YOU CAN PARTICIPATE

identify and support positive financial actions



OFFER LOW- OR NO-FEE SAVINGS PRODUCTS



ENCOURAGE AUTOMATIC SAVING THROUGH SPLIT DEPOSIT



ENGAGE WITH LOCAL MILITARY SAVES MONTH CAMPAIGN ACTIVITIES



EMBED THE MILITARY SAVES PLEDGE ON YOUR WEBSITE



ENHANCE FINANCIAL LITERACY WITH MILITARY SAVES TOOLS AND RESOURCES

**"I PLEDGE TO SAVE
MONEY, REDUCE
DEBT, AND BUILD
WEALTH OVER TIME.**

**I WILL ENCOURAGE
MY FAMILY AND
FRIENDS TO DO
THE SAME."**

The Military Saves Pledge

Military Saves believes that successful saving starts with setting a goal using the Military Saves Pledge. This is a tool that will help the saver to create a plan to reach their saving goal.

The pledge is successful because savers with a plan are twice as likely to save successfully for things like retirement and emergency savings.

That's what the Military Saves Pledge is—a simple savings plan.

THE PLEDGE

I [First Name] [Last Name] pledge to save money, reduce debt, and build wealth over time.

I will encourage my family and friends to do the same.

Already taken the pledge? Military Saves encourages you to recommit to saving. Re-pledge today.

SET A GOAL AND MAKE A PLAN

I'm saving for: *

choose a goal

Each month, I will save \$ [] *. At the end of [] months I will have saved a total of \$0 to reach my savings goal.

KEEP IN TOUCH

Civilian Email Address: *

Confirm Civilian Email Address: *

Installation Location: *

Select installation location

Installation Name: *

Select installation name

Branch of Service: *

Please select service

Duty Status: *

Please select your duty status

Online Pledge

- The Pledge is available by visiting: www.militarysaves.org/take-the-pledge
- Civilian email addresses only please, this goes for all pledge options.
- Make sure you prompt individuals to select the correct installation name for tracking purposes, as well as for the Designation of Savings Excellence or Savings Champion award application.

THE MILITARY SAVES PLEDGE

The Pledge

I [First Name*] [Last Name] pledge to save money, reduce debt, and build wealth over time. I will encourage my family and friends to do the same.

Already taken the pledge? Military Saves encourages you to recommit to saving. Re-pledge today.

Set a Goal and Make a Plan

I'm saving for (circle a goal):*

EMERGENCY FUND	INVESTMENT SAVINGS
RETIREMENT	VACATION/SPECIAL EVENTS
EDUCATION	HOUSING
LARGE PURCHASE	TRANSITION FUND
DEBT REPAYMENT	OTHER

Each month, I will save \$ _____ *.

At the end of _____ * months, I will have saved a total of \$ _____ to reach my savings goal.

___ I am 14 years or older

Paper Pledge

- 2021 will be the last year Military Saves will offer this option.
- Paper pledges must only be used if the other 3 options are not available to the saver.
- When inputting the pledge, please be careful when entering the email. If you can not make the email out, please STOP and do not enter! Contact a member of the Military Saves team for assistance.

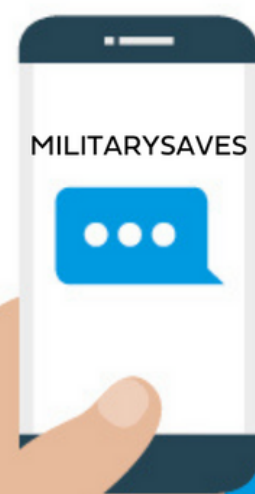
Text To Pledge

- No internet connection or data necessary.
- Savers will receive saving reminders, tips, tools, and resources.
- Customize the messaging your Savers receive.
- Custom graphics for you to use and promote Text to Pledge.
- Up to 4 texts a month.
- Want your own keyword? Email us at info@militarysaves.org.



Make a commitment to yourself to save money, reduce debt, and build wealth over time.

**Text
MILITARYSAVES
to 877877**



Standard carrier and message data rates may apply. You may receive up to 6 messages per month. Text *STOP* to cancel or *HELP* for assistance at any time.

QR Pledge

NEW!

- New COVID-19 friendly option for 2021!
- When the individual scans the QR code, it will take them directly to our Military Saves Pledge page.
- We offer customizable QR codes.
- To request your QR code, please email us at info@militarysaves.org.



Embeddable Pledge Form

- The embeddable pledge form allows you to encourage individuals to pledge to save without ever leaving your website.
- Individuals who take the Military Saves Pledge will establish a savings plan by identifying a goal to save for and a plan to reach it. We will follow up through emails to support and keep them motivated to save. Savers can also opt into text messages.
- If you choose to place the Military Saves Pledge form on your website, we are able to track how many individuals pledge through your form and report that information back to you.
- The data we can share with you: Number of people who pledged, zip code, referral source, savings goal, and amount pledged (total and median). No personal information will ever be shared; please refer to our [privacy policy](#) for more information.
- Use data to describe savers who pledged through your form, (ex: "members or customers" pledged to save \$X amount during Military Saves Month).

THE PLEDGE

I First Name Last Name pledge to save money, reduce debt, and build wealth over time.

I will encourage my family and friends to do the same.

Already taken the pledge? Military Saves encourages you to recommit to saving. Re-pledge today.

SET A GOAL AND MAKE A PLAN

I'm saving for: *

choose a goal

Each month, I will save \$. At the end of months I will have saved a total of \$0 to reach my savings goal.

KEEP IN TOUCH

Civilian Email Address: *

Confirm Civilian Email Address: *

Installation Location: *

Select installation location

Installation Name: *

Select installation name

Branch of Service: *

Please select service

Duty Status: *

Please select your duty status

Rank/Grade: *

Please select your rank

I am 14 years old or older.

TEXT MESSAGE SAVINGS REMINDERS

I want to receive text message savings tips and advice.

You are signing up for recurring messages from Military Saves. Message and data rates may apply. Text HELP for info. Text STOP to opt out. No purchase necessary. [Privacy policy](#).

Phone Number with Area Code

NOTE The pledge form should live on a page dedicated to the form and not on any page that promotes a paid product or service.

To request an embeddable pledge form please email us: info@militarysaves.org



michaelwalters
advertising

Nick Jones

Director of Outreach

nick@mwachicago.com

444 North Wabash
Chicago, Illinois, 60611
312.585.1760

credit union expertise

While MWA prides ourselves on our diverse client portfolio, we have extensive experience, knowledge and passion for working with credit unions. We have helped our clients grow membership, increase deposits and loans, and re-engage members for over 30 years.







LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

**TAKE THE PLEDGE TO
SAVE AUTOMATICALLY**

MilitarySaves.org

*Use of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement.



★★★
**MILITARY
SAVES
MONTH**

SAVE FOR THE **UNEXPECTED**

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

Take the Military Saves Pledge at **MilitarySaves.org**

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MILITARY
SAVES
MONTH

SAVE FOR RETIREMENT

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

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MILITARY
SAVES
MONTH

SAVE BY REDUCING DEBT

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

Take the Military Saves Pledge at [MilitarySaves.org](https://militarysaves.org)



SAVE AS A FAMILY

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.



MILITARY SAVES MONTH

Take the Military Saves Pledge at MilitarySaves.org



Thank you

michaelwalters
advertising

Nick Jones

Director of Outreach

nick@mwachicago.com

444 North Wabash
Chicago, Illinois, 60611
312.585.1760

Military Saves Month 2021 Daily Themes

Military Saves Month is a widely recognized national campaign where thousands of organizations and installations join together to collectively encourage the military community to focus on their individual financial wellness. Over the course of a month we cover money-related topics from a relatable, down-to-earth, positive perspective. Savers end the month with tools, resources, and clarity on their current financial situation, new savings goals, and a realistic plan to achieve them. Each week of Military Saves Month has its own theme: Save Automatically, Save for the Unexpected, Save to Retire, Save by Reducing Debt, and Save as a Family.

Week 1/Launch: Saving Automatically.

MILITARY SAVES MONTH

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

**TAKE THE PLEDGE TO
SAVE AUTOMATICALLY**

MilitarySaves.org

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The easiest way to save is automatically! It doesn't matter how much or what you're saving for, when you make the smart decision to have a portion of your income automatically deposited into a savings account, you have increased your chance for success. On this kickoff week--and during the entire month--the focus is on motivating service members, military families, and veterans to take action by saving automatically through split deposit.

Week 2: Save for the Unexpected

MILITARY SAVES MONTH

**SAVE FOR THE
UNEXPECTED**

LET MILITARY SAVES HELP YOU achieve your savings and debt reduction goals. Make a commitment to yourself by taking the Military Saves Pledge. We will keep you motivated with advice, tips, and reminders sent by email or text message. Think of us as your own personal financial support system.

Take the Military Saves Pledge at MilitarySaves.org

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The past year has taught us that we have to be as prepared as possible for the unexpected. While we all have future savings goals, having a rainy day fund to support emergency needs should be a top priority. This week is focused on motivating service members, military families, and veterans to prioritize building an emergency savings fund.

Week 3: Save to Retire



It's never too soon to prepare for retirement. In fact, the earlier you start to prepare the easier it is to save. Because we know that very few service members, military families, and veterans have a plan for retirement savings that will actually cover their desired lifestyle, during this week we'll focus on the importance of setting aside time to understand your retirement needs and making a plan to meet them.

Week 4: Save by Reducing Debt



It's time that we recognize that by paying down debt, service members, military families, and veterans ARE saving! Actively reducing your debt means you're saving on interest, avoiding late fees, and maintaining or increasing your credit score. This week is focused on why paying down debt should be acknowledged and celebrated as a form of saving and a component of your financial plan.

Week 5: Save as a Family.

NEW!



How much better would our military community be with money if we empowered service members, veterans, and 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 is focused on the tangible and intangible ways we can set ourselves up for success and positively influence and model for our children and teens when it comes to money, spending habits, and saving.



Successfully Participating in Military Saves Month

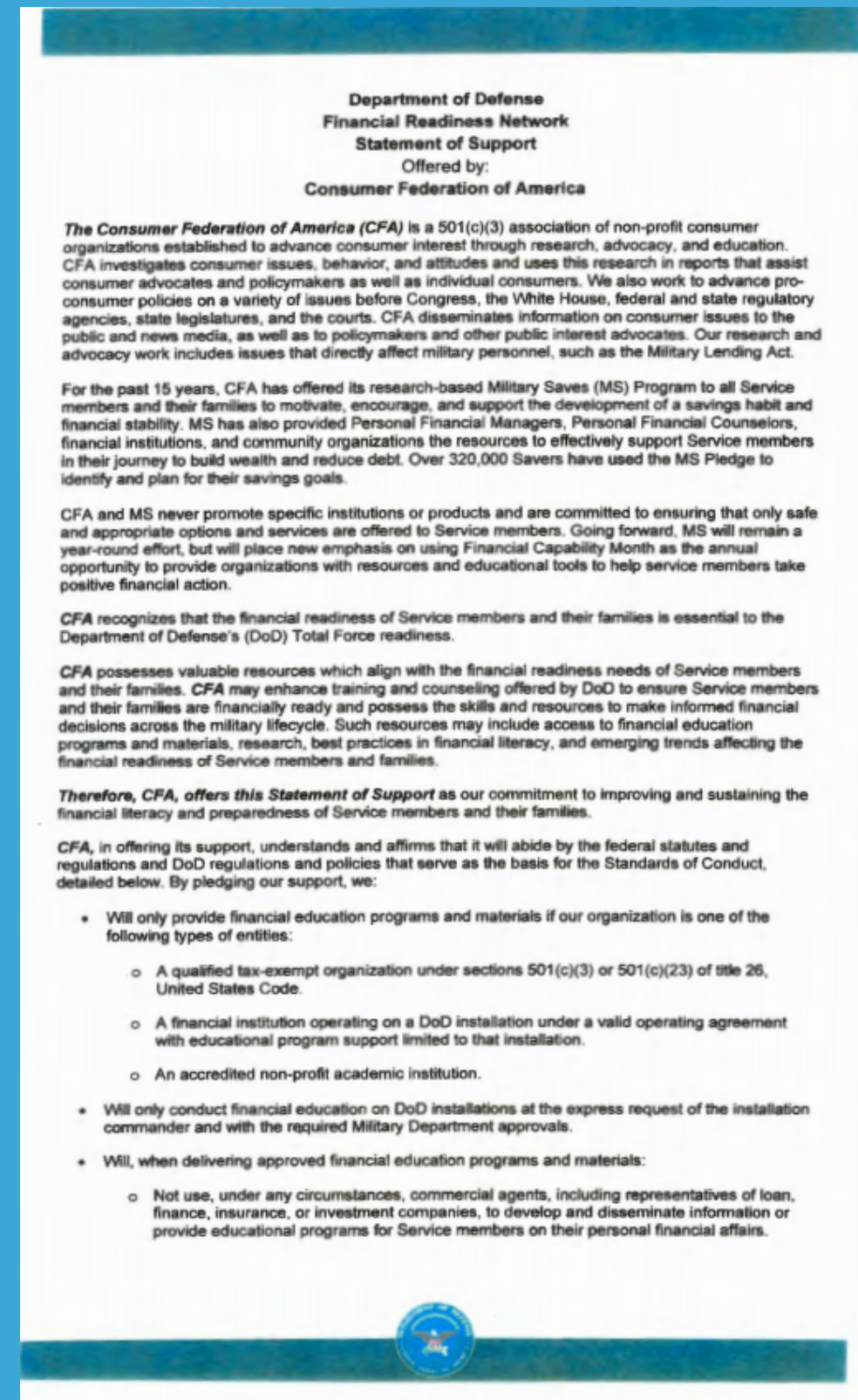


DoD Statement of Support

Military Saves is a participant in the Department of Defense Financial Readiness Network.

The Network was established to enhance the financial health of the Force using all available resources. The financial well-being of service members and their families is recognized as being an essential component of mission readiness. The Network provides a collaborative venue for Federal departments and agencies, as well as non-profit entities, to support the financial readiness of the military community.

To obtain a copy of the Military Saves Statement of Support, please visit our website: <https://militarysaves.org/learn-more-about-us/what-is-military-saves>



The Statement of Support replaces the yearly memorandum.

Commander's Guide

The Commander's Guide is a short two-page document that will help describe the benefits of installation participation in Military Saves Month.

This document will be extremely useful to explain Military Saves to new Commanders not familiar with the program.

This guide can be downloaded and printed by visiting:

<https://militarysaves.org/organizations/military-saves-month>



MILITARY SAVES MONTH

COMMANDER'S GUIDE

This guide will help explain the benefits of Military Saves Month participation. Military Saves Month occurs annually during April and aligns with National Financial Capability Month, an effort by the Financial Literacy Education Commission and the Ready Campaign.

Why Participate?

Financial Readiness **IS** Unit Readiness

- If servicemembers and their families are feeling financially stressed, it can affect every aspect of their lives potentially impacting overall unit readiness.
- The compounding effects of poor credit and high debt can lead to loss of security clearances.

Did you know?

- 62% of military families experienced stress due to their financial situation.*
- Unexpected expenses are a top savings challenge for Military Savers (57%).**
- 60% of military families do not have enough in savings to cover three months of living expenses.***

*2018 Blue Star Family Survey **2019 Military Saves Survey ***2017 MFAN Survey

*80% of respondents say that taking the Military Saves Pledge has helped them save
- 2019 Military Saves Saver Survey*

Participation Guide

The participation guide was created to help you plan your activities during Military Saves Month.

This guide includes:

- About Military Saves Month
- Goals and Benefits of Participating
- How to Help Service Members Save

If this is your first Military Saves Month campaign, we encourage you to download the participation guide as a resource for planning. Together with this webinar, it will ensure your installation is successfully participating in the Month.

This guide can be downloaded and printed by visiting:

<https://militarysaves.org/organizations/military-saves-month>



MILITARY SAVES MONTH

PARTICIPATION GUIDE

Thank you for your interest in participating in Military Saves Month. You are part of a wide call to action that promotes automatic saving.

This participation kit will help you plan your activities during Military Saves Month, which occurs annually during April and aligns with National Financial Capability Month, an effort by the Financial Literacy Education Commission and the Ready Campaign.

This Kit contains:

- About Military Saves Month
- Goals and Benefits of Participating
- How to Help Service Members Save
- Next Steps

Did you know?

- 62% of military families experienced stress due to their financial situation.*
- Unexpected expenses are a top savings challenge for Military Savers (57%).**
- 60% of military families do not have enough in savings to cover three months of living expenses.***

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Digital Toolkit

The digital toolkit provides done-for-you social media graphics, resources and tools, sample emails, press releases, flyers and more!

Participating organizations can choose to create their own aligned content for the month, host events (both virtually and on-location), and more.

The biggest priority will be having a strategy to reach as many people in your community as possible during the month to maximize impact.

Access the toolkit: <https://militarysaves.org/organizations/military-saves-month/military-saves-month-2021-digital-toolkit>

The screenshot shows the Military Saves website interface. At the top, there is a navigation bar with the Military Saves logo and links for 'FOR SAVERS', 'FOR ORGANIZATIONS' (which is highlighted), 'IN THE NEWSROOM', and 'LEARN MORE ABOUT US'. On the right side of the navigation bar, there are links for 'PROFILE CENTER', 'BLOG', and a search bar.

The main content area is titled 'FOR ORGANIZATIONS' and features a breadcrumb trail: 'HOME » FOR ORGANIZATIONS » MILITARY SAVES MONTH » MILITARY SAVES MONTH 2021 DIGITAL TOOLKIT'. Below the breadcrumb trail, there are social media sharing icons for Facebook, Twitter, Pinterest, and Email, each with a '0' next to it.

The main heading is 'Military Saves Month 2021 Digital Toolkit'. Below this heading, there is a list of links: 'Weekly Themes', 'Military Saves Month Events', 'Text to Pledge/QR Code', 'Resources & Links', '#MSM2021 Participation Challenge', and 'Sign Up for Military Saves Month'. The 'Military Saves Month 2021 Digital Toolkit' link is highlighted in a blue box.

Below the list of links, there is a paragraph of text: 'Military Saves Month is a widely recognized national campaign where thousands of organizations join together to collectively encourage the military community to focus on their individual financial wellness. Over the course of a month we cover money-related topics from a relatable, down-to-earth, positive perspective. Savers end the month with tools, resources, and clarity on their current financial situation, new savings goals, and a realistic plan to achieve them.'

Below the paragraph, there is a section titled 'The Military Saves Pledge is the central tool that allows Savers to set a goal and make a plan to achieve better financial stability.' To the right of this text is the Military Saves Month logo, which features three stars above the text 'MILITARY SAVES MONTH'.

Below the pledge section, there is a paragraph: 'Each week of Military Saves Month has its own theme: **Save Automatically, Save for the Unexpected, Save to Retire, Save by Reducing Debt, and Save as a Family.**'

Below the paragraph, there is a section titled 'Who can participate?' followed by a paragraph: 'Military Saves Month participating organizations represent a diverse and impressive coalition of nonprofits, educational institutions, military services, employers, influencers, government agencies, and financial institutions. This outstanding collective serves our community of Military Savers who include service members, military families, veterans, and civilian employees of the Department of Defense. If you'd like to join us for Military Saves Month 2021 as a participating organization, click [here](#).'

At the bottom of the page, there is a section titled 'We're signed up, now what?'.

Designation of Savings Excellence



About the Award

- The Designation of Excellence recognizes financial institutions that show exceptional achievement in Military Saves Month activities.
- The DOSE winners are selected by Military Saves with the support of a selection committee comprised of staff and leadership in all program initiatives.

Eligibility

- Signed up to participate in the current year of Military Saves Month.
- Demonstrated efforts in encouraging saving during MSM.
- Complete the Designation of Saving Excellence Application.
- Submission of samples of marketing materials.
- Shorter application process!

Recognition

- Military Saves Designation of Savings Excellence award.
- A digital seal to display on your website and share on social media.
- Recognition on MilitarySaves.org and a national press release.
- MS leadership will present members of AMBA and DCUC with their awards at the annual recognition events.

Questions?

Thank you to our program and project supporters for their generous donations:

