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America Saves Week 2022: Building Financial Resilience**
February 21st - 25th, 2022

Here’s what we know: you care about your people, both the people that make up your staff and the people that you serve in your community. Over the past two years, we’ve all experienced some significant setbacks. Currently, most everyday Americans, particularly low-to-moderate income earners, are focused on recovering from the economic effects of the pandemic.

That’s why America Saves Week 2022 has one single focus: Building Financial Resilience.

Being financially resilient is more than having access to money; it includes being conscious of your own financial landscape, being aware of available resources, and being willing to seek out and take advantage of opportunities that will support and increase your financial wellness.

Just like in past years, America Saves Week will be a time to encourage your community to do a financial check-in to get a clear view of their finances. Each day will have a theme that centers on one of 5 critical areas of financial wellness; only this year, we’ll approach those themes through the lens of supporting individuals as they build financial resilience. We’ll also address socio-economic barriers that affect the ability of many Americans to save.

Together, thousands of organizations and institutions will amplify information, resources, and tools that will allow individuals and families to take action toward building financial confidence.

**Save Automatically** | Monday, February 21, 2002

**Save For The Unexpected** | Tuesday, February 22, 2002

**Save For Retirement** | Wednesday, February 23, 2002

**Save By Reducing Debt** | Thursday, February 24, 2022

**Save as a Family** | Friday, February 25, 2022

Sign up to become a participating organization. As a participating organization, you’ll receive access to the America Saves Week 2022 Digital Toolkit, invitations to exclusive webinars, and training in how to make the most of #ASW2022 and become eligible to earn the Designation of Savings Excellence or Savings Champions awards.

**Toolkit Landing Pages

Day One | Save Automatically**
Monday, February 21, 2002

“Saving is a habit, not a destination.” This is a core belief of America Saves, a simple message that we want everyone to embrace. On this day we’ll collectively encourage and share the following message:

* While having a savings goal is important, the most important, celebratory act is to make saving a habit.
* The easiest way to make saving a habit is through setting up automatic savings.
* How to set up automatic saving

Additional content, messaging, special events, and resources to support the “Save Automatically” theme will be available inside the #ASW2022 Digital Toolkit by mid-December.

**Day Two | Save For The Unexpected**
Tuesday, February 22, 2002

For years we’ve been warned to save for the emergency that’s just around the corner. While the phrases “emergency savings” and “rainy day funds” are commonly used, both presume that emergencies are bad — and that’s not entirely true. On this day we’ll encourage individuals to instead shift from saving for emergencies to saving for opportunities! To do this we’ll elevate the following messages:

* “The unexpected” can be an emergency, but it can also be something fun and positive!
* Create an opportunity fund so that you don’t have to miss out on special moments, events, and things that mean a lot to you.
* Saving is cyclical. While you’re building savings, you will spend it! You can release any shame around dipping into your savings account when you’ve set up automatic savings.

Additional content, messaging, special events, and resources to support the “Save for the Unexpected” theme will be available inside the #ASW2022 Digital Toolkit by mid-December.

**Day Three | Save For Retirement**
Wednesday, February 23, 2002

When listening to our Savers express why they haven’t saved for retirement, a resounding consensus is that with all the competing financial priorities they face in the present, it’s difficult to save for the future.

To that we say, “Your future self will thank you.”

On this day we’ll candidly address:

* why saving for retirement is a present priority
* different options available for retirement savings
* how to accurately plan for retirement no matter your current stage of saving

Additional content, messaging, special events, and resources to support the “Save for Retirement” theme will be available inside the #ASW2022 Digital Toolkit by mid-December.

**Day Four | Save By Reducing Debt**
Thursday, February 24, 2022

An important part of building financial resilience is reducing the amount of debt you are carrying. As you pay down debt there are natural benefits, including increasing your credit score, saving money on interest and fees, and gaining more disposable or discretionary income to allocate as you see fit.

On this day we’ll share strategies and tips that:

* give transparent insight on what contributes to your credit score
* show exactly how you save money when you reduce your debt
* allow you to leverage credit to set yourself up for major milestones, like purchasing a home

Additional content, messaging, special events, and resources to support the “Save by Reducing Debt” theme will be available inside the #ASW2022 Digital Toolkit by mid-December.

**Day Five | Save as a Family**
Friday, February 25, 2022

Your community has spent the last several days laying their own foundation to become financially resilient. While this is just the beginning, one critical component of creating a more financially stable economy is to ensure the young people in our lives are equipped with the tools and building blocks of personal finance.

Financial resilience cannot be achieved without information, resources, and discussion paired with action. On this day we’ll focus on the lessons to instill in our youth that lead to financially confident adults, including:

* thinking like a saver from a young age
* having age appropriate money conversations
* understanding the building blocks of financial stability (owning an account, utilizing direct deposit

Additional content, messaging, special events, and resources to support the “Save as a Family” theme will be available inside the #ASW2022 Digital Toolkit by mid-December.