



# America Saves<sup>07</sup> WEEK FEBRUARY 25 - MARCH 4

## **Okaloosa Saves/America Saves week**

Currently the national savings rate is below zero percent, something that has not occurred since the Great depression. In addition the overall consumer debt has increased by 38% for households at all income levels over the last year.

To combat these startling statistics, Okaloosa Saves/America Saves is sponsoring a special week to emphasize **“Build Wealth, Not Debt.”** The goal is to increase awareness and motivate individuals to take positive financial actions in their life.

If we have more “financially fit” people living here, our community is more economically stable! That makes life better for *all* of us! Get involved today!

As an employer, you can promote financial stability in the workplace for your employees. By offering financial education, the potential first year return on investment is **more than \$400 per employee**. Get your business, church, organization involved.

Community groups, non-profit organizations and churches can offer seminars for members, sponsor a “Piggy Bank” contest or much more! You might do anything from putting up posters, paycheck inserts, or invite a guest speaker to talk with your employees.

Okaloosa Saves wants to help YOU help your employees (members, congregation). Contact us and get started today, 850.689.5850.

-more

## **Okaloosa Saves Week** **February 25 – March 4, 2007**

**Okaloosa Saves Week** will focus on promoting savings and motivating individuals, particularly those in low-moderate income households, to take FINANCIAL ACTION. The goal of **Okaloosa Saves/America Saves Week** is to generate activities from a variety of organizations resulting in behavior change among individuals and families.

**Starting Now** – Entries can be made for the Piggy Bank Beauty Pageant – (Details below.)

### **Piggy Bank Beauty Pageant - Focus on Saving!**

Area groups, businesses, churches are encouraged to hold their own “Piggy Bank Beauty Pageant.” Youth 17 and younger may make their own or decorate an existing piggy bank. Participating groups include:

- Amsouth Bank
- Sylvania Heights Front Porch
- Beach Community Bank
- Hurlburt Field Youth Center
- Dorcus Baptist Church
- Okaloosa Walton College Child Development Center
- 1st Presbyterian Church—Crestview
- OWC Collegiate High School
- 1st National Bank of Crestview

**Feb. 22, 11 AM – Dayside with Sue Straughn will feature America/Okaloosa Saves Financial Information, Tune into Channel 3!**

**March 1, 6:00 – 8:30 PM: Okaloosa Saves Seminars**

**Call 850.689.5850 to register, or email [lboutwell@co.okaloosa.fl.us](mailto:lboutwell@co.okaloosa.fl.us)**

1. Homeowners Insurance + Tips for Saving Money! – Andy Martinez, Director of Public Outreach & Education for Citizen’s Property Insurance
2. Smart Investing – presented by Deputy Director Lori Schock, Securities and Exchange Commission

**March 2, 11 AM – 1 PM Investing 101—sponsored by Crestview Area Chamber of Commerce (lunch provided.)**

- Speaker: Deputy Director Lori Schock, Securities & Exchange Commission
- Place: Jobs Plus One Stop Center, Wilson St., Crestview, FL
- To register, call 682-3212.

**March 3 – Okaloosa Saves Financial Fair**

**10:00 AM-2 PM, (Saturday)**

- 9:30 – 10:00 AM County-wide Contest Finals for ***Piggy Bank Beauty Pageant Judging!***
- Local contests winners may be brought to Santa Rosa Mall
- Judging will be done by people’s choice voting.
- Top 3 winners in each age category will receive \$100 savings bond donated by New Corporation..
- Contact Kristan Howard for more information about ***Piggy Bank Beauty Pageant*** at 244-9900 or email at [Kristan@beachcommunitybank.com](mailto:Kristan@beachcommunitybank.com).

More-

**Financial Fair Exhibitors will present information and answer questions:**

- Florida Department of Financial Services
- Florida Department of Agriculture & Consumer Services
- Securities & Exchange Commission
- FDIC
- Small Business Administration
- Consumer Credit Counseling Services (CCCS)
- Okaloosa Saves
- University of Florida/Okaloosa County Extension
- First City Bank
- Eglin Federal Credit Union
- Military Saves
- IRS
- State Farm
- Premier Community Bank
- Beach Community Bank

***Over \$2000 in savings bonds will be given away as door prizes. Sponsored by: NEW Corporation, Beach Community Bank, Eglin Federal Credit Union, Vanguard Bank, First City Bank, First National Bank of Crestview & Premier Community Bank..***

More-

**Ideas & Angles & Schedule for Editors & Reporters:**

- **Roll out press release campaign to tie in with President's Day, since *Presidents pictures are on Money!* (Monday, Feb. 19)**  
(Great beginning to build up campaign prior to Week of Feb. 25-March 4.)

**Teaser prior to week of Feb. 25 –March 4.**

- **Why Provide information so everyone EARLY?**  
Allows opportunity for **ENTRY/participation** in Piggy Bank Contest  
Provides opportunity for businesses, organizations, employers, etc. to **DEVELOP activities.**  
Educates public on upcoming events so they can **PLAN to come!**

**Followed by:**

- Proclamation by Okaloosa County Board of County Commission on Agenda Feb. 20 Meeting at 6:00 PM – Photo opportunity!
- More events to come on line and fill schedule with information in the paper.
- Information to be provided to schools & on school website.
- Pig coloring contest in NWF Daily News?
- Please touch base with Publisher Tom Conner, who Extension Office recently met with about Okaloosa Saves.



## THE COUNTY LINE



Commissioner Bill Roberts, District 3

### **Okaloosa County Saves Week is Feb. 25-March 4**

Now that New Year's Resolutions are resolute, we can get down to being fit. Physically, mentally and yes, financially! For its third consecutive year, our county is participating in the America Saves Program, called Okaloosa Saves. Join us for activities offering you, our citizens, assistance and knowledge in how to reach financial goals.

Last year, area children saved a total of \$16,941 during Okaloosa Saves Child Savings Project. This year, area kids can enter a Piggy Bank Beauty Pageant and win a U.S. Savings Bond! Why not let Okaloosa Saves Week help you get started with financial fitness? Many activities are planned, not only for children but also adults, who will be eligible for \$2,000 in savings product giveaways, as well as have the opportunity to talk with financial advisors, learn about identity theft and more.

Activities and free seminars are scheduled throughout the week. Please check the local news, our website, or call the Okaloosa County Extension office for schedule details and updates. The week will culminate with the Financial Fair at Santa Rosa Mall on Saturday, March 3, 2007, from 10:00 a.m. until 2:00 p.m. Top winners of the Piggy Bank Beauty Contest from area schools and all community participants, will be judged by the people visiting Santa Rosa Mall. Investment experts, financial institutions and the Okaloosa County Extension Office are a few of the organizations donating their time at the Mall to provide information and offer financial assistance or advice.

If your business or organization would like to get involved, you can host a seminar, hold your own Piggy Bank Beauty Contest or simply distribute information about Okaloosa Saves Week. Information and ideas can be provided to you by calling the Okaloosa County Extension Office, at 850.689.5850.

I encourage you to save before you spend, and get financially fit! It's so easy! You just have to start. Start during Okaloosa County Saves Week, February 25, through March 4, 2007, or start today!

Sincerely,  
Commissioner Bill Roberts  
651-7105 or [broberts@co.okaloosa.fl.us](mailto:broberts@co.okaloosa.fl.us)

#### ***Did you know ...***

- Currently the national savings rate is below **zero** percent?
- Consumer debt has increased **38 percent** per household.
- You can get a **FREE** credit report every year?
- You can take advantage of a telephone tax **refund** this year?

***Learn more at the Financial Fair at Santa Rosa Mall, March 3, 10 AM-2 PM.***

***Okaloosa Saves Week, Feb. 25-March 4, 2007!***

**America Saves/Okaloosa Saves Week**  
**February 25 – March 4, 2007**  
***Ideas + Activities = Savings***

**Overview**

Currently, the nation savings rate is below zero percent, something that has not occurred since the Great Depression! A recent study revealed that overall consumer debt has increased by 38% for households at all income levels over the last year. Households are taking on more debt and saving less than ever before.

It isn't America Saving unless local counties, cities and communities participate, promote and provide information. You will be surprised how easy it is to participate and residents will be surprised how easy it is to save if you do it first. America Saves gives us the tools we need to get started!

The following local entities see the benefits – of participating and saving ...

Okaloosa County

Hurlburt Field

Eglin Air Force Base

Private Business & Industry

Not profit organizations

**Suggested Activity List for America Saves Week—  
*Okaloosa Saves!***

***Everyone is encouraged to do the following:***

- Distribute and or Display America Saves Week **fliers, brochures & posters**
- Include in newsletters and write article to send to newspapers.
- Participate in **Financial Fair, March 3, 2007**, at Santa Rosa Mall
- Sponsor **Piggy Bank** Contest. (**Employers:** Sponsor an employees' child in Piggy Bank Contest.)
- Enclose information as a payroll stuffer for employees.

***PLUS ... Call for forms, fliers, information and assistance, 850.689.5850 or visit [okaloosasaves.org](http://okaloosasaves.org).***

**Employers**

- Send one or more stock emails regarding Saves Week
- Place a link to Saves on company website or internal network
- Increase 401k participation and contributions through one or more motivational workshops
- Provide access to no fee savings accounts through Saves enrollment – presentation(s), motivational workshop(s), and or topic seminar(s) i.e. EITC, Homeownership; Auto Purchase ...
- Host an event featuring Saves and 401k provider, Bank for products and services

**Non Profit Organizations**

- Host motivational workshops for clients, constituents, members
- Declare a goal of new savings accounts opened, dollars to be saved, homes to be purchased, new business to be opened, students to attend college
- Host EITC workshops

### **Financial institutions**

- Target a number of new savings accounts to be opened
- Target a number of low cost CD's to be opened
- Target a number of Savings Bonds Series I to be sold
- Host motivational workshops with partner organizations such as schools, non profits or at a library
- Send a number of bank staff into schools to provide financial education and Saves enrollment as part of the week
- Feature Saves Week in advertising campaign
- Hold a press event promoting Saves Week and the commitment of targeted numbers

### **Religious Institutions**

- Host motivational workshop(s), presentation(s), topic seminar(s)
- Preach a sermon relative to Saves Week
- Declare a goal that every congregant enroll as a Saver, and/or open a savings account, and/or have at the end of one year \$500 - \$1,000 in a savings account, and/or open an IRA, and/or...

### **Political Leaders**

- Proclamations
- Public endorsements
- Mailings encouraging others to be involved
- Hosting an event/rally for Savings
- Encouraging government employees to participate and enroll
- Issuing press releases and conducting interviews

### **Educational Institutions and Libraries**

- Set up display/area for reading/research and web access to Saving, Debt reduction and Wealth building
- Increase deferred compensation participation and contributions through one or more motivational workshops
- Provide access to no fee savings accounts through Saves enrollment – presentation(s), motivational workshop(s), and or topic seminar(s) i.e. EITC, Homeownership; Auto Purchase ...
- Encourage enrollment as a Saver at check out and information desks
- Host an event featuring Saves and Deferred Compensation provider, Bank for products and services