

For Immediate Release

2013 America Saves Challenge Begins February 24

America Saves is a national campaign that encourages individuals and families to save money and build wealth. As part of America Saves Week (February 25-March 2, 2013), a time set aside annually to promote good savings behavior, the Cooperative Extension system is launching an online challenge called “2013 America Saves Challenge.” This free five-week program, open to anyone who enrolls online, will be held from Sunday, February 24, through Saturday, March 30, 2013. Prizes will be awarded for participants who report the highest point totals at the end of each week and at the end of the challenge.

To participate in the America Saves Challenge, visit the Rutgers Cooperative Extension *Small Steps to Health and Wealth*[™] Challenge Web site at <http://rutgers.ancc.net/>. Set up a user name and password and download a one-page user’s guide with instructions about how to proceed. Enroll in the Challenge titled “2013 America Saves Challenge.” This challenge will be among a list of names of online challenges that are currently available to participate in.

It has been well documented that, when people monitor their behavior and measure how they’re doing, they are often inspired to do better and achieve positive results. Participants in the America Saves Challenge are “on their honor” to report their activities accurately. If they “cheat” on reporting their points, they are only cheating themselves by not following the recommended financial practices.

The America Saves Challenge is based on the performance of ten recommended financial practices on a daily basis. Ten points are given for performing each one for a maximum of 700 points per week and 3,500 points for the entire challenge (700 x 5 weeks). “The Challenge is a great way to convert personal financial goals, like saving money and learning about investing, into daily action steps,” notes Dr. Barbara O’Neill, Extension Specialist in Financial Resource Management for Rutgers Cooperative Extension.

The ten daily financial management practices included in the America Saves Challenge are: visit a new page on the America Saves or eXtension Web sites, send an electronic message to others about a personal finance topic, do an online personal finance calculation or online financial quiz, discuss information about personal finance topics with others, repeat a positive affirmation about personal finance 10 times per day, save

a \$1 bill (or more) and/or pocket change; invest \$5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. The latter activity can be accomplished by visiting Web sites, attending seminars, or by reading, listening to, or viewing media reports.

2013 America Saves Challenge participants will have an opportunity to replace one daily personal finance activity with a unique daily financial challenge of their own. “Providing some adaptation of the challenge format will make the activity more “personal” for participants and give them an opportunity to practice new behaviors if they are already doing all of the 10 pre-selected activities,” explained Dr. O’Neill.

As participants enter their personal data, they will see their point totals for each day of the week and for each of the ten activities described above. They’ll also see a bar graph that compares their personal progress to the average scores of everyone else participating in the America Saves Challenge. Daily motivational messages will also be provided to participants. Paper tracking forms can be downloaded to keep track of daily activities until they are entered online.

Doing even one of the ten recommended daily financial practices is a great way to get started on the path to increased personal wealth and financial security. The more America Saves Challenge activities that participants perform, the better their financial progress. To participate in the America Saves Challenge, visit <http://rutgers.ancc.net/>, register an account, and enroll in the “2013 America Saves Challenge.”

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SMS Feb 7 2013

Hope you had a chance to visit the Eco-Nomic Living Expo last Saturday! What a great day! Many thanks to our sponsors, partners, exhibitors, speakers and volunteers!

Today's Small Steps to Health & Wealth Messages:

Health: Follow recommended nutrition guidelines; e.g., eating 2 cups of fruit and 2 ½ cups of vegetables on a 2,000 calorie per day diet.

Wealth: Practice the “Rule of 3.” Research and compare the features of 3 credit cards (or any other product or service) before making a purchasing decision.

We are gearing up for a great **Okaloosa/Florida Saves Week Feb. 24-March 2nd**. And there are easy ways for you to participate!

- America Saves Challenge—Turn your goals into realities. Take positive financial actions with this 5 week challenge. Before you know it, you will have developed great money habits! For more information, visit this link: <http://okaloosa.ifas.ufl.edu/fnc/2013/02/05/america-saves-challenge/>
- Join us for our special SAVES WEEK webinars! These are free and easy! Just click the link below to register for the webinars you want to attend. These one hour programs will be offered 11:30 AM-12:30 PM CST.

February 26 3 Keys to Successful Savings

Create SMART goals, find money to save, make a savings plan, and choose the right savings accounts to reach your goals. <http://bit.ly/3KeySaves>

February 27

Goal – Based Investing

Learn how to use a goal-based investment strategy to achieve financial goals. Learn to effectively develop a financial plan and choose investment accounts that work for particular goals. <http://bit.ly/UFINVest>

February 28

Tips for Tax Preparation & Filing

Review options for free tax filing, tax credits & tax deductions. Tips to analyze returns to help with financial decisions. <http://bit.ly/TaxFil>

Don't forget it is tax filing season. Volunteer Income Tax Assistance (VITA) sites are open in Crestview and Ft. Walton. Let us know if you need more information!

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February 25 - March 2, 2013



**america
saves
week**

GET INVOLVED IN 2013 AMERICA SAVES CHALLENGE!

Enroll online NOW for this FREE five-week program

Sunday, February 24, - Saturday, March 30, 2013

- ◆ Sign up to participate at <http://rutgers.ancc.net/>
- ◆ Perform up to 10 recommended financial practices each day and enter daily activity online to earn points

HOW TO TAKE THE CHALLENGE:

Step 1: Visit <http://rutgers.ancc.net>

Step 2: Set up a user name and password

Step 3: Download a one-page user's guide with instructions about how to proceed.



Step 4: Enroll in the Challenge titled "2013 America Saves Challenge." (This challenge will be among a list of names of online challenges that are currently available.)

RESULTS

- ◆ Prizes will be awarded for participants who report the highest point totals at the end of each week and at the end of the challenge
- ◆ Conversion of personal financial goals, like saving money and learning about investing, into daily action steps
- ◆ Save money and build wealth
- ◆ Feel empowered and more confident about your personal finances

For more information visit <http://rutgers.ancc.net/>

