

# Financial Fitness Communication Tool Kit

*A Month-By-Month Guide to Help You Communicate  
With Your Plan Participants*

## JANUARY



## FEBRUARY



## MARCH



## APRIL



## MAY



## JUNE



## JULY



## AUGUST



## SEPTEMBER



## OCTOBER



## NOVEMBER



## DECEMBER



Use these images along with the supporting text to share on your organization's social media pages including Facebook and Twitter.

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**How-To:** Use the copy below, along with the corresponding images contained in the zip file, to share helpful financial fitness tips each month on your organization's social media pages. Just copy and paste the text into your post and upload the .jpeg image to accompany it.

Facebook 

## January

Make it a New Year's goal to ensure your investment allocations are in tune with your risk tolerance. Consider how many years until you retire and how much financial uncertainty you can handle. Seek the advice of a professional to help you invest wisely for your personal situation.

## February

Your workplace-offered retirement plan is one of the most important employee benefits you have. Take the time to understand your plan and learn how you can maximize your savings to secure a financially sound future. Visit [ifebp.org/Retirement101](http://ifebp.org/Retirement101).

## March

Take the time to understand your retirement benefits and how they can help you prepare for a financially secure retirement. A good place to start is Retirement 101. You have questions—Find answers at [ifebp.org/Retirement101](http://ifebp.org/Retirement101).

## April

Use your refund to pay down debt, fund your emergency savings or save for retirement. Make a plan for your money before you receive your refund check so you'll be more likely to make a smart financial decision. Visit [mymoney.gov](http://mymoney.gov).

## May

Reduce your risk and maximize your savings by investing in a variety of ways—In other words, don't put all your eggs in one basket. Spread out your investments among industries and risk levels to build a diversified portfolio. Seek the advice of a professional to help you invest wisely for your personal situation.

## June

Lead by example and encourage young workers to start saving now. Even a small amount set aside now can grow and build, thanks to interest. You'll earn interest on the amount you originally saved, and then you'll earn interest on the interest! It's magic! Visit [choosetosave.org](http://choosetosave.org).

## July

Pay for your vacation before you go—not after you get back. Open a dedicated savings account and automatically transfer money each payday. Consider cutting back on nonessentials (maybe eating out less or skipping a night out to the movies) and adding that money to your growing account. Visit [feedthepig.org](http://feedthepig.org).

## August

When it comes to investing, keep calm and invest on. Think long term, and don't let market fluctuations cause you to make hasty investment decisions. Figure out the level of risk you are willing to take on and invest accordingly. Visit [investor.gov](http://investor.gov).

## September

Time to do your homework and figure out where you can save some money. Consider cutting cable, preparing more meals at home or suggesting free or inexpensive activities when meeting up with family and friends. Visit [feedthepig.org](http://feedthepig.org).

## October

Take the mystery out of retirement concepts when you visit [ifebp.org/Retirement101](http://ifebp.org/Retirement101). You'll find answers to frequently asked questions and learn how to maximize the benefits of your retirement plan.

## November

Your retirement plan is one of the most important parts of your financial future. Take the time to understand your retirement benefits. Visit [ifebp.org/Retirement101](http://ifebp.org/Retirement101).

## December

Plan out your expenses in advance—like how much you can spend for each person on your list and your entertaining or travel expenses. To prevent overspending, consider doing your holiday shopping in cash, which will make it easier to stick to your budget. Visit [mymoney.gov](http://mymoney.gov).

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## January

Make it a New Year's goal to ensure your investment allocations are in tune with your risk tolerance. #FinanciallyFit #NewYearsResolution

New Year's Resolution—Seek the advice of a professional to help you invest wisely for your personal situation. #FinanciallyFit #YearToSave

## February

Your #retirement plan is one of the most important employee benefits you have. Visit [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit #LoveToSave

Take the time to understand your retirement plan and how you can maximize your savings. [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit #LoveToSave

## March

Get to know your retirement benefits and how they can help you be #FinanciallyFit. Visit [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101).

Retirement plan questions? You're in luck! Find answers at [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit #StrikeGold

## April

Use your tax refund to pay down debt, fund your emergency savings or save for retirement. Visit [www.mymoney.gov](http://www.mymoney.gov). #FinanciallyFit

Make a plan for your tax refund before you receive the check and you'll be more likely to make a smart financial decision. #FinanciallyFit

## May

Reduce your risk & maximize savings by investing in a variety of ways. In other words, don't put all your eggs in one basket #FinanciallyFit

Spread out your investments among industries and risk levels to build a diversified portfolio. #FinanciallyFit #Retirement

## June

Lead by example and encourage young workers to start saving. A small amount set aside now can grow, thanks to interest. #FinanciallyFit

Encourage young workers to start saving now to experience the magic of compound interest. #FinanciallyFit #StartSavingNow #ItsMagic

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## July

Pay for your vacation before you pack—not after you get back. Open a savings account and auto transfer money each payday. #FinanciallyFit

Cut back on nonessentials (eat out less or skip a night out to the movies) and add that money to a savings account. #FinanciallyFit

## August

When it comes to investing, keep calm and invest on. Think long term—don't make hasty decisions based on market fluctuations #FinanciallyFit

Figure out the level of risk you are willing to take on and invest accordingly. Visit [www.investor.gov](http://www.investor.gov). #FinanciallyFit #SaveSmart

## September

Time to do your homework and figure out places you can save some money. Where can you cut back on spending? #FinanciallyFit #BackToSaving

Find ways to save like dinners at home or free activities when out with friends. Visit [www.feedthepig.org](http://www.feedthepig.org) #FinanciallyFit #BackToSaving

## October

Take the mystery out of #retirement concepts when you visit [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit #NotScaredToSave

Find answers to your FAQs and learn how to maximize the benefits of your #retirement plan at [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit

## November

Your retirement plan is one of the most important parts of your financial future. Learn more at [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit

Thankful for your #retirement benefits? Make sure you understand them at [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). #FinanciallyFit

## December

Plan your expenses in advance—like how much to spend on everyone and your entertaining and travel expenses. #FinanciallyFit #SeasonOfSaving

To prevent overspending, do your holiday shopping in cash, which will make it easier to stick to your budget. #FinanciallyFit #SmartShopper

