



Community Campaign Affiliation Agreement

America Saves and its affiliated community campaigns engage in a common social marketing strategy to motivate positive savings behavior in order to create a culture of savings in the U.S. America Saves also works with local affiliates to promote savings behavior, inform the public about the need, and to make available successful saving strategies and appropriate opportunities for positive financial action.

America Saves community campaigns are independent efforts linked to the national America Saves campaign through an affiliation agreement and by a common belief that positive savings behavior is the cornerstone of financial stability and wealth creation.

One of the strengths of a social marketing campaign such as America Saves is that while core services, messages, and products are the same, each campaign customizes these critical components to reflect their own community. Social marketing seeks to change behavior. Since this behavior change occurs over time, a campaign should be prepared to engage in a multi-year effort. America Saves and local coordinators will work together to implement campaigns that include the following core components.

- 1) Savings promotion including the need to save and opportunities to save. This can occur year round but at a minimum during America Saves Week and requires the use of America Saves branded materials customized for local relevance.
- 2) Participation of local financial institutions. Work with local financial institutions to provide a no-fee savings account that has a low opening balance and no minimum requirements.
- 3) Individual participation. Sign up individuals to be Savers. Research has shown that people save best if they can visualize a savings goal and make a plan. The signing up procedure is a simple planning tool as both a goal and monthly deposit amount are identified.

America Saves supports affiliated campaigns with a significant amount of resources, materials and technical assistance. These include a support structure for both campaigns and individual Savers.

For campaigns, America Saves provides:

- Monthly conference calls for coordinators that focus on campaign development and impact
- A twice yearly National Savings Forum in Washington, D.C. to examine best practices, research and new developments
- An America Saves list serve to exchange ideas with colleagues
- National web sites and content that local campaigns can use for their web pages or sites, and training to update them
- Electronic marketing materials and social media resources, including print ready and customizable files
- Electronic quarterly resource packets

- Strategies for local campaigns to reach partners such as financial institutions, employers, non profits, educational institutions and government agencies, and guidance for how those partners can participate in campaigns
- A data base to enroll savers that can be used to run reports, promote success and inform research and opinions, and training to use the database
- America Saves Week to bolster local campaign outreach efforts to enroll savers and build community partnerships
- A community impact evaluation
- National organizational relationships that can offer partnerships with their local affiliates
- Advice and technical assistance

For Savers, America Saves provides:

- An easy, hassle-free sign up procedure that immediately triggers a welcome email and directions to My Savings Tracker – an opportunity to upload a picture of a savings goal and track progress
- A monthly electronic communication focused on a financial topic with helpful strategies and links to additional resources, some written by a national expert.
- A quarterly newsletter that features current financial information and stories from successful Savers
- Website tools such as calculators to support savings behavior

In addition to the core components, affiliated America Saves campaigns are required to:

- Participate in America Saves Week
- Develop yearly Saver enrollment goals and a written plan to achieve these goals. A template is provided.
- Publish regular campaign page or website updates with accurate and timely content, if applicable
- Establish relationships with financial institutions and work with them to offer savings accounts with low opening (\$25 or less) balances and no fees to support making automatic and direct deposits as the best strategy to build savings. To promote automatic savings, these accounts can be tied to a safe and appropriate checking account. Provide and distribute a list of financial institutions with such accounts.
- Regularly attend the National Savings Forum and Coordinators Meetings and participate in monthly conference calls. Each campaign must send a representative to the National Savings Forum in Washington, D.C. and the campaign coordinator meeting that occur preceding the forum. The forum brings together the broadest array of national, regional, and local organizations that are concerned with asset development for low to moderate income households. It explores program and policy and features the latest developments of affiliated campaigns and America Saves. It is expected that campaigns will attend the forums/coordinator meetings and participate in at least 9 of the monthly conference calls each year.

It is critical that groups seeking to develop an America Saves campaign understand and agree to these requirements. Each campaign coordinator will seek agreement from the working group, board of directors or advisory committee, sign, (See below) and return to America Saves at 1620 Eye Street, NW, Suite 200, Washington, D.C. 20006. After receiving the signed form, America Saves will include the campaign in all material and information distributed to the public designating that campaign as part of America Saves.

Name of Campaign

Phone #

Address

Contact person

email address

Affiliate authorized signer

Date