




Financial Wellness Social Media Toolkit

A Resource for Educators
and Professionals



Using the Financial Wellness Social Media Toolkit

FAME has provided multiple images and captions to help your organization promote Financial Wellness. These images and captions are ready to plug into your social media platforms, no extra customizing needed. **Step 1.** Pick a graphic from the options provided. **Step 2.** Choose a pre-made caption to go with your chosen graphic. **Step 3.** Post to your social media platforms. Find more graphics on FAME's online drive [here](#).

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Pro Tips:

1. Edit the posts as you like--our options are just a starting place! Feel free to add a personal touch to the posts by editing the copy, using your own images, or by adding content that is relevant to your audience.
2. When used with care, adding emojis can elevate your content.
3. Be social! Use polls or engage your audience by asking them to interact with you. For example, ask for suggestions on favorite budgeting apps. Or during a week you promote FAFSA-related content, ask your audience to share photos of themselves in their higher ed gear.

Financial Wellness

Graphics

Download the image folder on [FAME's Google Drive](#) for more graphics!



budg·et

noun
the amount of money that is available for, required for, or assigned to a particular purpose

verb
to make a plan for coordinating income and expenses



fi·nan·cial well·ness

noun
the ability to meet basic needs and manage money for the short- and long-term.

Posts

April is \$ Financial Literacy Month📖. Financial wellness is a state of being in which you can meet current and future financial obligations, feel secure with your finances, and make choices that let you enjoy life🌻. We hope to help you on that journey. Please share with us in the comments what you are doing to improve your financial wellness. 💰

We all know how beneficial a healthy diet, meditation, and movement can be for our physical and mental wellbeing – but what about staying fiscally fit? Think of budgeting, building a robust savings, and planning for the future as your financial fitness routine. Keep your eye on our page each week as we post tips and tricks for staying fiscally fit.

Budgeting

Graphics

Download the image folder on [FAME's Google Drive](#) for more graphics!



Posts

What is a budget and why is it so important? A budget is the amount of money that is available for, required for, or assigned to a particular purpose. In this case, your budget is determined by income minus necessary expenses (housing, food, gas, bills).

Here are 5 easy steps to creating a monthly budget! 1. List your income (set aside 10% or more for savings). 2. List all of your expenses. 3. Subtract expenses from income and see what remains. 4. Make adjustments so expenses do not exceed income. 5. Track what you spend in order to stay on budget.

Understanding Your Credit

Graphics

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Posts

Have you been wanting to better understand your credit history, but are not sure where to start? Credit is the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future. A credit score is a number between 300–850 and demonstrates a consumer's creditworthiness. The higher the score, the better a borrower looks to potential lenders. Head to annualcreditreport.com for a free credit report.

The only guarantee in life is death and taxes. For everything else, there's insurance. Insurance helps people mitigate catastrophic financial liability and provide peace of mind. Types of insurance include car, health, disability, life, home/renters, and long-term care.

Saving

Graphics

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Posts

Long term savings goals are made for money you don't plan on touching for 10+ years. Retirement, college, and/or building wealth can be thought of as contributions + interest + time = \$\$\$\$. These include retirement accounts (401k/403b, IRA, Roth IRA), 529 college savings accounts, CDs, and high-yield savings accounts.

Establishing a regular habit of saving can help you reach your goals faster. Start by setting a savings goal of \$1,000 for your initial emergency fund and go from there. Consider automating your savings and watch it grow. Remember, every dollar saved adds up with time and interest.

Financial Aid & Student Savings

Graphics

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Posts

It's never too early – or late – to start saving for college. In fact, studies have shown that kids with college savings accounts in their names are seven times more likely to pursue education or training after high school. A 529 college savings plan is a state-sponsored investment plan that enables you to save money to help pay for education expenses. You can withdraw funds tax-free to cover nearly any type of college or trade school expense. 529 plans may offer additional state or federal tax benefits. Learn more about Maine's 529 plan at NextGenforME.com

Now is a great time to get ready to file your FAFSA, which will become available on October 1. The first step is to create a Federal StudentAid.gov account, sometimes referred to as an FSA ID, at [StudentAid.gov](https://studentaid.gov). You can create your account anytime but be sure to create it at least one week before you file your FAFSA. Get started now by checking out this helpful video with detailed instructions: <https://www.youtube.com/watch?v=AFCID8UL4L0&t=3s>