

Financial Wellness for Massachusetts State Employees & Retirees

1st

Statewide program
of its kind in MA

Promotional Toolkit

Filled with sample social media/email copy and graphics,
content calendar, and several other resources



OFFICE OF
**ECONOMIC
EMPOWERMENT**
Office of the Treasurer and Receiver General of Massachusetts

Promotional Toolkit for Financial Wellness for Massachusetts State Employees and Retirees

An Initiative of State Treasurer Deborah B. Goldberg

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Introduction

Dear Human Resources Departments,

Thank you for your commitment to providing tools and resources to your employees that will help better their personal financial health during their time employed with the Commonwealth of Massachusetts, and beyond. We are grateful for your support of this initiative. We've designed this promotional toolkit to provide you with ideas and content to jumpstart your internal and external communications on the Financial Wellness initiative, launched by the Office of Economic Empowerment.

This program will officially launch on December 1, 2020 and will culminate on September 30, 2021. In April 2021, the Office of Economic Empowerment will host a statewide financial wellness challenge for participating employees and retirees. More information on the challenge will be available in early 2021 and we are appreciative of your department's participation.

Through the Economic Empowerment Trust Fund, we received a grant to support the financial wellness portal and coordinating initiatives. The Grant is made possible by a collaboration of the Center for State & Local Government Excellence (SLGE), The International Public Management Association for Human Resources (IPMA-HR), and the National Association of State Treasurers Foundation (NASTF), with the generous support of the Wells Fargo Foundation. We have one year to complete this program and hope to seek additional funding sources in the future.

Sample social media content & graphics

Our Financial Wellness Map, Financial Wellness One-Pager for HR, and all our social media graphics are available [here in this Dropbox folder](#).

Facebook

Financial wellness is key to making informed decisions throughout your life. We are thrilled to share the brand-new Financial Wellness for Massachusetts State Employees and Retirees program provided by State Treasurer Deborah Goldberg! All eligible workers and retirees will have access to...

- ✓ Customized financial education courses
- ✓ Free monthly workshops with experts on timely financial topics
- ✓ All the financial wellness tools provided by the Massachusetts State Treasurer's Office

LINK: mass.gov/finwell

The new Massachusetts financial wellness program for state employees/retirees will cover timely financial topics and offer unique webinars every month! Explore the program and all of its services below.

LINK: mass.gov/finwell

Are you planning on buying a house in the near future, saving for education, growing wealth for you and your family, or any other big financial decision? Well, the State Treasurer's Office has a free financial wellness program for employees and retirees in the Massachusetts State Retirement System. If you are eligible, take advantage of this incredible free resource below!

LINK: mass.gov/finwell

Almost half of Americans don't have enough money set aside to cover 3 months of unexpected expenses. Making sure you have money set aside for the unpredictable, is critical to preparing yourself for all life throws your way. The State Treasurer's free financial wellness program for state employees/retirees has recommendations and best practices, like creating an emergency fund, that will help you achieve financial security.

LINK: mass.gov/finwell

Twitter:

We are thrilled to share the brand new Financial Wellness for Massachusetts State Employees and Retirees program provided by @MassTreasury! All eligible workers and retirees will have access to customized financial education courses and much more.

LINK: mass.gov/finwell

The new Massachusetts financial wellness program for state employees/retirees will cover timely financial topics and offer unique webinars with experts every month! Explore the program and all of its services below. #FinancialEducation

LINK: mass.gov/finwell

The new @MassTreasury financial wellness program aims to help you reduce financial stress/worries, set and achieve financial goals, and retire comfortably. Explore all the program has to offer below! #FinancialWellness #RetirementPlanning

LINK: mass.gov/finwell

Almost 1/2 of Americans don't have enough money set aside to cover 3 months of unexpected expenses. @MassTreasury's financial wellness program provides best practices, like creating an emergency fund, that will help you achieve financial security.

LINK: mass.gov/finwell

LinkedIn

Managing your finances and figuring out how to make the best financial decisions for yourself and your family can be difficult and stressful. Thankfully, State Treasurer Deborah Goldberg has launched a financial wellness program for employees and retirees in the Massachusetts State Retirement System. This program provides expert and personalized financial education courses to help you make informed and smart financial decisions throughout life. Check out the program and all it has to offer below!

LINK: mass.gov/finwell

Financial wellness is important to ensure you are informed and confident when making big life decisions. State Treasurer Deborah Goldberg's new financial wellness program will provide expert advice and best practices on a range of topics including emergency savings, repayment of student loan debt, home ownership and mortgages, college savings, medical expenses, and more.

If you are an employee or retiree in the Massachusetts State Retirement System you are eligible to access all this program has to offer, for free! #FinancialWellness #StudentLoans #Mortgages #Retirement

LINK: mass.gov/finwell

Almost half of Americans don't have enough money set aside to cover 3 months of unexpected expenses. Making sure you have money set aside for the unpredictable, is critical to preparing yourself for all life throws your way.

The Massachusetts State Treasurer's free financial wellness program for state employees/retirees has recommendations and best practices, like creating an emergency fund, that will help you achieve financial security. #EmergencyFund #FinancialWellness

LINK: mass.gov/finwell

Are you planning on buying a house in the near future, saving for education, growing wealth for you and your family, or any other big financial decision? Well, the State Treasurer's Office has a free financial wellness program for employees and retirees in the Massachusetts State Retirement System. If you are eligible, take advantage of this incredible free resource below! #GrowingWealth #CollegeFund #FinancialWellness

LINK: mass.gov/finwell

Sample email content

Email promotion

We are thrilled to announce that **your agency's** Human Resources department is partnering with State Treasurer Deborah Goldberg to provide a free and comprehensive financial wellness program to all of our employees!

The Financial Wellness for Massachusetts State Employees and Retirees program **provides personalized financial education content, monthly webinars on timely financial events, and a slate of financial tools** provided by the State Treasurer's office to ensure you can make informed financial decisions throughout life. Explore the [program's offerings here](#) and check out the map to financial wellness below!

Insert Financial Wellness Map from the [Dropbox folder](#)

Sample performance review suggestion

We know most human resources departments ask managers to meet regularly with their employees to plan performance goals and evaluate their progress. This financial wellness program is beneficial for employees in both their personal and professional life. That is why we are proposing that HR departments encourage managers to make completion of our financial education workshops and tools a part of an employee's professional goals.

We created some sample goals that you could implement into your existing employee professional development evaluation program.

Objective: Participate in the Financial Wellness for Massachusetts State Employees program.

- Complete two online modules through the Enrich platform and send the certificate to your manager
- Utilize knowledge gained in the financial wellness program when serving the public
- Attend a Money Talk Tuesday webinar on a financial education topic of your choosing
- Check the map to financial wellness resources and take advantage of any relevant programs

Financial Education Content Calendar

January

- Making Saving Your New Year's Resolution
- Identity Theft Prevention Week
- Highlight the first month to make contributions to IRAs and Roth IRAs
- Paying off your Holiday Debt

February

- Relationships & Money – Valentine's Day – Finances around coupling/marriage

March

- Women's History Month: Equal Pay, salary negotiation, women's empowerment events
- Taxes and What to do with Your Return

April

- Financial Literacy Month
- Military Saves Month
- Taxes and What to do with Your Return

May

- National Older Americans Month
- National Military Appreciation Month
- 529 Day

June

- National Homeownership Month
- Highlight High School Seniors and the next phase of their lives
- Highlight June 30th as the last day to file for FAFSA

July

- Small Business Association created on July 30
- Taxes and What to do with Your Return

August

- Back to School: Highlight educator resources
- Women's Equality Day

September

- National College Savings Month

October

- National Domestic Violence Awareness Month
- October 1st as the first day to apply for FAFSA
- College Awareness Month

November

- Military Family Month; Veterans' Day
- Save for the Holidays
- Open Enrollment for MA Health Connector
- Small Business Saturday

December

- End of Year Financial Decisions
- Charitable Donations – How to value your money

Additional Resources

To find out more about our office and each of the Financial Wellness Program sponsors, explore the websites below!

Center for State & Local Government Excellence (SLGE)

<https://www.slge.org/>

Economic Empowerment Trust Fund

<https://www.mass.gov/economic-empowerment-trust-fund>

International Public Management Association for Human Resources

<https://www.ipma-hr.org/>

Massachusetts State Retirement Board

<https://www.mass.gov/orgs/massachusetts-state-retirement-board>

Office of Economic Empowerment

<https://www.mass.gov/orgs/office-of-economic-empowerment>

Office of The Massachusetts State Treasurer

<https://www.masstreasury.org/>

The National Association of State Treasurers Foundation (NASTF)

<https://nast.org/foundation/>

Wells Fargo Foundation

<https://www.wellsfargo.com/about/corporate-responsibility/community-giving/>

Other Financial Education Resources

Money Talk Tuesdays

<https://www.mass.gov/money-talk-tuesdays>

EqualPayMA

<https://equalpayma.com/>

MyFinancialLifeMA

<https://myfinanciallifema.org/>

Massachusetts State Retirement Board Events

https://www.mass.gov/orgs/massachusetts-state-retirement-board/events?_page=1

AAUW Salary Negotiation Workshop

<https://www.aauw.org/resources/programs/salary/>