



OFFICE OF THE UNDER SECRETARY OF DEFENSE
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FEB 3 2010

PERSONNEL AND
READINESS

MEMORANDUM FOR SECRETARIES OF THE MILITARY DEPARTMENTS
CHAIRMAN OF THE JOINT CHIEFS OF STAFF
ASSISTANT SECRETARY OF DEFENSE (RESERVE AFFAIRS)
GENERAL COUNSEL OF THE DEPARTMENT OF DEFENSE
ASSISTANT SECRETARY OF THE ARMY (M&RA)
ASSISTANT SECRETARY OF THE NAVY (M&RA)
ASSISTANT SECRETARY OF THE AIR FORCE (MR)
CHIEF, NATIONAL GUARD BUREAU

SUBJECT: 2010 Military Saves Campaign

The Department of Defense will launch the 2010 *Military Saves* campaign with *Military Saves Week*, 21-28 February-2010. The campaign is conducted annually in coordination with our official DoD Financial Readiness Campaign non-profit partner, the Consumer Federation of America, as part of the larger nationwide *America Saves* campaign. Our new slogan, "*Start Small. Think Big*" encourages saving at all levels.

As with the 2009 campaign, each quarter of the calendar year will have a specific theme: first quarter: saving and investing, second quarter: military youth, third quarter: debt reduction, and fourth quarter: retirement.

As a total force command-level program, *Military Saves* represents an opportunity for Active duty, National Guard, and Reserve leadership at all levels to encourage, motivate, and educate service members and their families to save. Please encourage your personnel to log on to www.militarysaves.org and register to take the "Saver Pledge," develop a personal savings plan, establish an emergency fund, and enroll in the Thrift Savings Plan and, for eligible deploying service members, the Savings Deposit Program. Additionally, please sponsor awareness and financial readiness events where practicable to promote *Military Saves* within your commands.

The goal for this year's campaign is to enable our service and family members to avoid common financial pitfalls such as overreliance on credit, spending beyond one's means, and inability to retire comfortably. Most importantly, in ensuring our service and family members are financially ready, they will also be mission-ready, enabling commanders to support both current and future military operations.

I wish you great success for the 2010 *Military Saves* campaign. My action officers for this important endeavor are Dave Julian at david.julian@osd.mil and (703) 588-0048 and Brenda McDaniel at brenda.mcdaniel@osd.mil and (703) 588-0948.

Tommy T. Thomas
Deputy Under Secretary of Defense
(Military Community and Family Policy)