

Below are sample social media posts created for Twitter — in other words, they're 280 characters or less. You can also customize these for other social media outlets like Facebook. It's also highly recommended to use images in conjunction with all social media posts to boost views.

National Make a Difference for Children Month

[Publish throughout the month of July]

- It's #MakeADifferenceForChildren Month! Give your kids a head start on their future by setting up a college savings account.
- A bank account is a simple tool you can use to #MakeADifferenceForChildren by giving them practical experience of managing expenses and the benefits of saving.
- Did you know you can #MakeADifferenceForChildren simply by talking to them about money? Involve them in financial decisions and explain to them why you can or cannot make certain purchases.
- One great way to #MakeADifferenceForChildren is to turn a shopping trip into a financial lesson. Give them money to use on a shopping trip. Then make a point to observe their attitudes toward money and guide them on how to use it responsibly.

Back-to-School Budgeting Tips

[Publish below post the week of July 30.]

- Iowa's sales-tax holiday is Aug. 4-5. Save money on your kids' #back2school clothes with a shopping spree this weekend!

[Publish below posts in late July/early August.]

- Another #back2school season is here! Before you take the kids shopping, save money by searching your house for items you already have.
- It's time to go shopping for #back2school supplies. Set a budget before you go shopping to make sure you don't spend more than you can afford.
- Soon, students will head #back2school. If they're old enough, give them a real-world financial literacy lesson by sending them shopping for supplies. Give them a list and a budget. Then send them out and see what they can do.
- Save your #back2school budget by delaying buying what your kids don't need right away. You may be able to find discounts on some big-ticket items when the back-to-school rush ends.
- After your kids go #back2school, consider adding a set amount to your budget for school supplies to help cover extra expenses that may come up during the year.

Elder Fraud

[Publish either Aug. 21 for National Senior Citizens Day or Sept. 10 for National Grandparents Day]

- Monetary losses from elder fraud scams increased by 80% from 2021 to 2022. Talk to the seniors in your life about how to protect themselves from scammers using these tips from @FBI: <https://www.fbi.gov/contact-us/field-offices/springfield/news/fbi-springfield-warns-elder-fraud-continues-to-be-a-growing-problem>.

College Savings Month

[Publish throughout the month of September]

- Happy #CollegeSavingsMonth. Come celebrate with us. Stop in for tips on how you can start saving for your child's future.
- Celebrate #CollegeSavingsMonth by having a percentage of your paycheck automatically deposit into your child's education fund!
- Did you know anyone can contribute to a 529 plan? In honor of #CollegeSavingsMonth ask your loved ones to consider making a contribution as a gift for upcoming birthdays and holidays.
- Did you know 529 college savings plans can be used at community colleges, two-year schools, vocational or technical schools, and for certain apprenticeships? #CollegeSavingsMonth
- 529 college savings plans can be used for books, room and board, and other qualifying expenses. Leftover funds in a 529 won't be lost because another relative can be named as beneficiary without tax consequences.
- If your kids have after-school jobs, they have the means to boost their own college savings. Talk to them about putting a percentage of their paychecks in their college fund each month. #CollegeSavingsMonth

Financial Planning Tips for Fall

[Publish starting in September and leading into October]

- The summer is over and the kids are back in school, making it a perfect time to reexamine your finances. Follow us for tips to get a better handle on your finances before year-end.
- Research shows consumers spend more during the summer. Get your finances back on track by taking a long look at your budget this month to see if there are any areas you can cut back on.
- Amid vacations, Little League games and other summer activities, it can be easy to put off monitoring your finances. Check your credit report this month to make sure there's no suspicious activity on your accounts.
- Review your retirement and investment accounts this month to make sure you're maximizing their impact. Now is a great time to make an appointment with your financial adviser.
- Did you know you can lower your tax burden by making a donation to your favorite charity before the end of the year? Review your finances today to see what kind of impact you can make on others and yourself.
- As we fully enter the fall season, holidays are not far away. Start planning your budget today, so you can keep your finances in check before the holidays arrive.