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Columbus Saves: An Extension-Led America Saves Campaign

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Columbus Saves: An Extension-Led America Saves Campaign

Abstract

This article describes the initiation and development of the Columbus Saves campaign led by Ohio State University Extension faculty and staff. Columbus Saves, based in Franklin County, Ohio, falls under the umbrella of the nationwide America Saves campaign managed by the Consumer Federation of America. America Saves is a financial awareness campaign that uses a social marketing approach to encourage Americans to save regularly (Brobeck, 1999).

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Introduction to Columbus Saves

Franklin County, Ohio, is the site of the Columbus Saves campaign, which is led by Extension professionals. The campaign is a local Extension of the national America Saves campaign, which is a nationwide social marketing campaign launched in 2002 to encourage all Americans, especially those of low to moderate means, to build wealth by setting goals to save money and reduce debt. The campaign asks people to form an action plan on how much money to save every month and where to deposit it. Extant research has shown that action plans work particularly well for difficult-to-implement goals (Gollwitzer & Brandstötter, 1997; Koestner, Lekes, Powers, & Chicoine, 2002).

The America Saves campaign and local campaigns based on it are community-based efforts. The success of these campaigns is dependent on broad-based coalitions of government, business, and non-profit groups (Murrell, 2005). The national America Saves campaign provides local campaigns with ongoing support, including monthly conference calls with campaign coordinators, a face-to-face meeting for coordinators every 4 months, access to an on-line network for sharing ideas, Web site design for local campaigns, seed grants, and printed promotional materials. Local campaigns, such as Columbus Saves, have the flexibility to tailor campaign efforts to meet community needs.

Breaking Ground

MONEY 2000™, an Extension program designed to encourage participants to save or reduce debt by the year 2000, helped to inspire the formation of the America Saves national campaign and its local spin-offs (Kiss & DeConcini, 2002). Columbus, Ohio provided a promising location for an America Saves campaign for two reasons: (1) an established working relationship existed between OSU Extension, Franklin County faculty, and several community partners interested in the America Saves concept as well as helping families in the community; and (2) a recently initiated partnership

between OSU Extension's Family and Consumer Sciences' Healthy Finances Team and the Ohio Treasurer's Ohio Women & Money workshops. Both of these partnerships provided the opportunity for businesses, financial institutions, and educational and community agencies to interface, partner, and deliver collaborative efforts through the Columbus Saves campaign.

From the Initial Idea to the Campaign Kick-Off

The development of the campaign, from the initial concept to the kick-off event, involved five steps. The first step included forming a committee of 22 individuals from: local banks; credit unions; Consumer Credit Counseling Services of Central Ohio; state, county, and city government agencies; local high school, community college, and university administrators; and local businesses and non-profit community organizations. These 22 individuals formed the initial Columbus Saves Board. Its task was to present the Columbus Saves concept to other non-profit agencies, educational groups, and businesses in order to gain their support.

The second step included consulting with the leaders of the Cleveland Saves campaign, the original America Saves pilot campaign, to better understand the campaign model and to learn from the experiences of an existing campaign of this type. Cleveland Saves is a greatly successful nonprofit coalition of more than 375 community organizations, religious groups, employers, unions, and financial institutions that offer free services to help people save and build wealth. It has enrolled more than 9,000 savers since its launch as the very first America Saves campaign. The experiences in Cleveland, a sister city in Ohio, proved to be readily applicable to the Columbus Saves efforts.

In the third step, a pilot phase of the campaign was planned, a business plan was developed, a tax identification number was obtained, and campaign leaders applied for 501(3)(c) status. For the pilot phase, employees of the City of Columbus, county government, several large businesses, key financial institutions, educational institutions, and several social service agencies were invited to the planning sessions. The leaders of the Cleveland Saves campaign and The Consumer Federation of America presented the benefits of a Columbus Saves campaign to those invited to the planning sessions. To develop a business plan, the Columbus Saves Board created by-laws, an advisory board, a formal board of directors, and several committees for fund-raising, finance, marketing, and education.

In the fourth step, a 3-month pilot period was implemented for the campaign in 2004, between January 31 and April 30. The Columbus Saves Board selected four sites representing public and private sector groups within the community to participate in the pilot project: government, faith-based, nonprofit, and business. The Consumer Federation of America provided initial training for motivational speakers, site coordinators, and wealth coaches.

The fifth step included the campaign's kick-off event, held on October 5, 2004. City and county officials gave keynote speeches, a Columbus Saver from the pilot campaign shared his success story, and a testimonial was given from a pilot site host. A sample Wealth Building Workshop was presented, and representatives from Columbus Saves, Consumer Federation of America, and Cleveland Saves added research statistics and campaign information based on previously conducted campaign evaluations (e.g., Clarke, 2004; Cude & Cai, 2005). The event was featured on two local network television stations and was also reported in local newspapers.

From the Campaign Kick-Off to the Present

Post-pilot activities included hiring a Columbus Saves Project Coordinator, forming partnerships with Volunteer Income Tax Assistance programs, and publicizing the campaign through hospital and business health fairs and summer community festivals. Major promotional events included two Columbus Saves Weeks, during which 20 motivational workshops were held and a total of 200 savers were enrolled, a pilot Roll Your Change Week, and a partnership with Columbus public schools, during which the campaign was presented to 3,000 middle and high school students through the Ohio 4-H program, Real Money, Real World. As of September 1, 2006, Columbus Saves had 1,012 participants served by 70 volunteer wealth coaches. Table 1 summarizes the timeline of the Columbus Saves campaign.

Table 1.
Columbus Saves Timeline

Date	Action
2002	
March	America Saves included in the Financial Security in Later Life initiative of the USDA-CSREES
June	Meetings with potential community partners
October	Consultation with Cleveland Saves leaders
2003	
March	Informational meeting with potential community partners

April	Consultations with America Saves leaders
September	Business plan completed
October	Coordinators named and committees formed
December	Financial institution developed Columbus Saves accounts
2004	
January	Community awareness meeting
January to April	Columbus Saves pilot period
October	Columbus Saves kick-off
2005	
January	Columbus Saves Week
March	Columbus Saves project/campaign coordinator hired
April	Participated in Real Money, Real World and Reality Days for high school students in Franklin County
October	Roll Your Change Week
October	Columbus Saves Volunteer Recognition Program initiated (sponsored by Franklin County Treasurer)
December	501(3)(c) status granted for Columbus Saves
2006	
January	Columbus Saves Week
April	Participated in Real Money, Real World program offered to middle and high school students in Franklin County

Extension educators interested in initiating their own local America Saves campaign should consider the following campaign elements: a) strategic planning to identify common goals of campaign partners; b) communication with partners and the public through a business plan and website; c) campaign ownership by each campaign partner and the opportunity to participate in the campaign efforts; d) delegation of campaign functions to working committees; and e) regular working group meetings at the same time and location.

Future Goals for Columbus Saves

Future goals for Columbus Saves include offering four social marketing events: Columbus Saves Week in January, Real Money, Real World for high school students in April, a marketing event at a baseball game in July, and Roll Your Change Week in October. The successful experience with Columbus Saves has encouraged similar efforts in two regions of Ohio. In Findlay, located in Northwest Ohio, Hancock County Saves was formed. In the Dayton area, located in Southwest Ohio, a working group that includes eight OSU Extension Family and Consumer Sciences educators was formed to initiate a Miami Valley Saves campaign.

Conclusion

Family and Consumer Sciences Extension educators are good candidates to initiate and lead local America Saves campaigns in the community (Schuchardt, 2005). They often have relationships with the appropriate partners as well the ability to organize, facilitate, and guide community partners in efforts to help individuals and families save. Many of these individuals are already key disseminators of financial education in their communities.

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