The following Kansas Saves outcomes were adapted from the KSRE Online State Action Plan—Financial Management.

Medium Term Outcomes (Action/Behavior Changes)

• **Kansas Saves:** Promote the America Saves/Kansas Saves Campaign savings messages; Use 'Start Small. Think Big' logo as a consistent national social marketing message to encourage increased savings.

Adults and Youth will:

1) make a commitment to 'save or reduce debt'
   sign up to be a Kansas Saver www.KansasSaves.org
2) Increase savings for current and retirement needs to meet specific goals and commitments:
   -- build an emergency fund in accessible cash saving account
   -- sign up for new/increased automatic employee saving payroll deduction opportunities
   -- set up automatic checking account transfers to savings accounts/other investments
3) Use wisely and/or reduce consumer & credit card debt to
   -- manage payments promptly to avoid fees, additional or elevated interest
   -- commit to reducing/managing wisely credit card usage
   -- commit to paying more than the 'minimum payment' due
   -- commit to establishing a repayment timeline on all accounts
   -- achieve a monthly balance which is either at zero or a low level.
   -- continue paying the monthly commitment payment to personal savings

• **Income Tax Season:** Provide 'save/reduce debt' messages during income tax refund annual season so that :

Taxpayers will:

-- Save all or a portion of their tax refund
   -- to an emergency fund savings account OR to reduce existing consumer debt
   -- promote the IRS savings promotions: automatic deposit, bonds, or other tools to encourage savings options
-- Adjust w2 withholding amounts to provide:
   -- increased monthly income for household needs
   -- increased money to place in emergency funds or other saving tools which draw interest or provide security of principal
   -- reduced income tax refund amounts that are only accessible during tax time