



UNDER SECRETARY OF DEFENSE  
4000 DEFENSE PENTAGON  
WASHINGTON, D.C. 20301-4000

JAN 16 2009

PERSONNEL AND  
READINESS

MEMORANDUM FOR SECRETARIES OF THE MILITARY DEPARTMENTS  
ASSISTANT SECRETARY OF DEFENSE (RESERVE AFFAIRS)  
ASSISTANT SECRETARY OF THE ARMY (M&RA)  
ASSISTANT SECRETARY OF THE NAVY (M&RA)  
ASSISTANT SECRETARY OF THE AIR FORCE (MR)  
GENERAL COUNSEL OF THE DEPARTMENT OF DEFENSE

SUBJECT: *Military Saves* 2009

The 2009 *Military Saves* Week will be observed from February 22 through March 1. As in past years, the Department of Defense official financial readiness non-profit partner and sponsor of *Military Saves*, the Consumer Federation of America (CFA), is working with the Department of Defense, the Military Services, installation financial institutions, and other DoD Financial Readiness Campaign partners to reach the Total Force. Additionally, to build upon last year's success reaching our military children and youth, installations and units around the globe will be observing *Military Youth Saves* events in 2009. *Military Saves* is an extension of the greater *America Saves* national campaign, also conducted by CFA.

Especially important with today's economic challenges, *Military Saves* 2009 is an opportunity to encourage, motivate, and educate Service members and military families to increase personal savings, decrease debt, and develop financial fitness habits that lead to improved personal financial stability and ultimately, to mission readiness. Saving regularly can eliminate the need for high-cost, short-term loans and ensure long-term financial security, particularly through such military savings programs as the Thrift Savings Plan and the Savings Deposit Program.

*Military Saves* Week has been a great success since its inception. In recognition of the importance of emphasizing the importance of savings and fiscal responsibility all year long, we are transitioning to a year-round campaign. Each quarter of the year will have a different focus: the first quarter theme of "Save and Invest" coincides with that of *America Saves Week*; the second quarter, with the month of April being Military Youth Month, will spotlight military youth; and the third and fourth quarters will focus on debt reduction and retirement, respectively.

Support for *Military Saves* by senior leadership will be critical for success. I strongly encourage commanders to sponsor Saver Drives and events during *Military Saves* Week and to promote financial readiness throughout the *Military Saves* campaign year. Again, financial readiness of our Service members and their families equates to mission readiness. My action officers for *Military Saves* are CDR Dave Julian, [david.julian@osd.mil](mailto:david.julian@osd.mil), (703) 908-6236, and Ms. Brenda McDaniel, [brenda.mcdaniel@osd.mil](mailto:brenda.mcdaniel@osd.mil), (703) 908-6372.

David S. C. Chu