



PERSONNEL AND  
READINESS

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

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MEMORANDUM FOR PRINCIPAL DEPUTY ASSISTANT SECRETARY OF  
DEFENSE (RESERVE AFFAIRS)  
DEPUTY ASSISTANT SECRETARY OF THE ARMY  
(PERSONNEL OVERSIGHT)  
DEPUTY ASSISTANT SECRETARY OF THE NAVY  
(MILITARY PERSONNEL POLICY)  
DEPUTY ASSISTANT SECRETARY OF THE AIR FORCE  
(FORCE MANAGEMENT INTEGRATION)

SUBJECT: Military Saves 2011

To kick off the fifth year of the *Military Saves* Campaign, the Department of Defense (DoD) will observe *Military Saves* Week from February 20-27, 2011. DoD conducts the *Military Saves* Campaign in cooperation with the Consumer Federation of America, a financial readiness non-profit, which runs the *America Saves* Campaign nationwide. The Campaign's slogan, "Start Small, Think Big," talks to the long-term benefits of saving even a little each month.

The *Military Saves* Campaign is a total force, command-level program. It provides an opportunity for leaders at all levels within the active duty, National Guard, and Reserve ranks to educate and motivate troops and families to save their hard-earned money for both emergencies and their financial goals. *Military Saves* is also an opportunity to teach our military children about saving and other good financial habits through our concurrent *Military Youth Saves* Campaign.

While *Military Saves* is a year-long effort, *Military Saves* Week is a dedicated opportunity for the military community to come together with appropriate federal, state, and local resources, to include the military banks and defense credit unions on our installations, to emphasize the importance of saving to troops and families and encourage them to take action. Please sponsor financial awareness events where practicable within your installations, commands, and other organizations and encourage your personnel to register and take the "Saver Pledge" at [www.militarysaves.org](http://www.militarysaves.org), our key participation metric. In addition, please take this time to encourage enrollment in savings-related military benefits such as the Thrift Savings Plan and the Savings Deposit Program (which earns a guaranteed 10% annual return on up to \$10,000 invested for eligible deployers). More information about both programs can be found at [www.dfas.mil](http://www.dfas.mil).

The personal financial readiness of our Service members and their families directly supports mission readiness. I wish you great success for the 2011 *Military Saves* Campaign and *Military Saves* Week. My action officers are Dave Julian at (703) 588-0048 and [david.julian@osd.mil](mailto:david.julian@osd.mil) and Brenda McDaniel at (703) 588-0948 and [brenda.mcdaniel@osd.mil](mailto:brenda.mcdaniel@osd.mil).

A handwritten signature in black ink, appearing to read "R. L. Gordon III". The signature is fluid and cursive, with a long horizontal stroke at the end.

Robert L. Gordon III  
Deputy Under Secretary of Defense  
(Military Community and Family Policy)