

Challenge Week!



Utah Saves

February 22-28, 2011

In conjunction with America Saves week, join fellow Utahns in a series of financial challenges, specifically geared toward helping you achieve financial freedom.

Daily Challenges

Feb. 22
Tuesday
Check your Credit

6:30 a.m. - KSL TV Morning News - Al Bingham, credit guru, helps viewers learn how to improve their credit.
10:00 a.m. - Utah State Capitol, Gold Room - Governor Herbert signs Senator Pat Jones's resolution (SCR 02) to reinforce the need for financial literacy in Utah and engage Utahns in a week of financial empowerment.
Republic Mortgage and Credit Plus are hosting a **Credit Score Challenge**. Participants will have the opportunity to improve their credit scores in 60 days. For more information or to sign up, visit thedriveto850.com.
CHALLENGE: Order your free credit report at annualcreditreport.com. Did anything on your report surprise you? Did you have any errors? Share your reaction on the daily poll at imagineahappieryou.com.



Feb. 23
Wednesday
Commit to Save

6:30 a.m. - KSL TV Morning News - Ann House from USU Extension and Utah Saves and Preston Cochrane from AAA Fair Credit Foundation discuss the importance of saving and share current savings trends in Utah.
Visit utahsaves.org to enroll in classes being taught on a wide range of topics throughout the week.
CHALLENGE: Become a Utah Saver at utahsaves.org. Commit to a savings or debt reduction goal such as opening a savings account, adding to an existing account, opening a college savings account at uesp.org, or investing in a retirement account. Share your commitment on the daily poll at imagineahappieryou.com.



Feb. 24
Thursday
Get Organized

6:30 a.m. - KSL TV Morning News - Cristie Richards of Zions Bank discusses the need for successful budgeting.
7:00 p.m. - KSL Radio Nightside Project / 102.7 FM - Join the live conversation with Preston Cochrane from AAA Fair Credit Foundation and Cristie Richards from Zions Bank about financial goal-setting in everyday life.
12:00 p.m. - Visit blog.zionsbank.com to participate in a 30-minute budgeting webinar. You could win a \$200 savings account just for participating live or visit the archived webinar when it's convenient for you.
CHALLENGE: Using the free tool at zionsbank.com/ezbudget, commit to creating and keeping a budget for 3 months. Tell us if you committed to a budgeting class on the daily poll at imagineahappieryou.com.



Feb. 25
Friday
Track your Expenses

6:30 a.m. - KSL TV Morning News - Imagine A Happier You financial makeover winner Stephanie and her financial mentor Kevin from Merrill Lynch will talk about her surprising expenses when she tracked her spending for a day.
CHALLENGE: Take this day to write down every single thing you spend money on and report to the daily poll at imagineahappieryou.com about your most surprising expense.



Feb. 26-27
Weekend
Include Family

6:00 p.m. - KSL TV Sunday Evening News - Don't miss this special feature on Finance in the Classroom. Watch this story to find out new and fun ways to teach kids about money and finances. KSL reporter Sarah Daloff visits schools who have bridged the gap between complex money subjects and a child's world by using stories and song to teach dollars and cents.
CHALLENGE: Without financial goals and specific plans for meeting them, you leave your future to chance. Who says you have to go it alone? Hold a financial discussion with your family, set a financial goal and report it to imagineahappieryou.com.



Feb. 28
Monday
Keep it Up!

6:30 a.m. - KSL TV Morning News - State Treasurer, Richard Ellis, and United Way Vice President, Bill Crim, introduce a new and exciting financial literacy campaign called Believe in Your Future.
10:30 a.m. - Utah State Senate Building - Copper Room - Utah State Treasurer, Richard Ellis, introduces the Believe in Your Future campaign and the Utah Council on Financial and Economic Education marking the official launch of the Believe in Your Future website. Prizes from daily challenges will be awarded.
CHALLENGE: Continue your positive financial behavior! Visit believeinyourfuture.org to access a wealth of personal finance resources provided by local, trusted organizations. If you believe you can achieve!



For more information contact:

Nelda McAllister, Executive Director, Imagine a Happier You
mcallistern@deseretmtg.com, 801.323.4215

Lynn Rilling, Income Director, United Way of Salt Lake
lynn@uw.org, 801.736.7754

Challenge Week!

PASSPORT

Use this passport to log your financial journeys during Challenge Week. Complete daily challenges and submit an entry form on imagineahappieryou.com to win one of several prizes. Prizes winners will be announced at the 10:30 a.m. press conference on Monday, February 28.

Challenges

- Feb. 22, Tuesday - **Check your Credit**
- Feb. 23, Wednesday - **Commit to Save**
- Feb. 24, Thursday - **Get Organized**
- Feb. 25, Friday - **Track your Expenses**
- Feb. 26-27, Weekend - **Include Family**
- Feb. 28, Monday - **Keep it Up!**

For official contest rules please visit imagineahappieryou.com

Prizes

- ★ \$500 Utah Educational Savings Plan Scholarship courtesy of Senator Pat Jones
- ★ \$200 Savings Account courtesy of Zions Bank
- ★ \$150 Utah State Aggie Cheese & Ice Cream Gift Basket courtesy of USU Extension
- ★ \$100 Savings Bond courtesy of Junior Achievement of Utah
- ★ \$100 Utah Educational Savings Plan Scholarship (5 available)
- ★ \$100 Temple Square Hospitality Gift Card (3 available)

Utah Saves Challenge Week was organized by the following organizations

AAA Fair Credit Foundation | faircredit.org

AAA provides certified housing and financial counseling and education, debt reduction programs, and IDA accounts.

Believe in Your Future | believeinyourfuture.org

Believe in Your Future is a financial empowerment campaign providing all Utahns with useful, reliable information and tools.

Finance in the Classroom | financeintheclassroom.org

The Finance in the Classroom website provides high-quality personal finance materials for K-12 educators, students and parents.

Imagine a Happier You | imagineahappieryou.com

Imagine A Happier You is a Deseret Media Company initiative created to help women conquer their financial problems.

Junior Achievement of Utah, Inc. | ja-utah.org

Junior Achievement of Utah educates youth about financial literacy/education, work readiness, and entrepreneurship.

Republic Mortgage | republicmortgage.com

Since 1983, Republic Mortgage Home Loans has been helping people achieve their dreams of homeownership.

United Way of Salt Lake | uw.org

United Way of Salt Lake brings people and organizations together to solve community problems in the areas of education, income, and health.

The Utah Educational Savings Plan | uesp.org

The Utah Educational Savings Plan (UESP) is Utah's tax-advantaged, nonprofit 529 college savings program.

Utah Saves | utahsaves.org

Utah Saves is a statewide coalition of nonprofit, corporate, and government groups working to help individuals and families save money and build wealth.

Utah State University Extension | extension.usu.edu

Utah State University Extension delivers research-based education and information to Utah residents in the areas of agriculture, community development, and family and consumer sciences.

Zions Bank | zionsbank.com

As Utah's oldest financial institution, Zions Bank strongly supports and recognizes the importance of learning the fundamentals of personal financial management at all ages.

The Utah Council on Financial and Economic Education (UCFEE) is comprised of more than 35 public, private, and nonprofit sector organizations who are working together to help Utahns secure their financial future.

For a full list of UCFEE members, visit believeinyourfuture.org

Check your daily Deseret News or visit deseretnews.com all week long for stories about Utah Saves Challenge Week and how Utahns are faring in their challenges.