FinancialFit Sample Promotional Text

*Use the text below to promote FinancialFit to your library users. Also be sure to check out our FinancialFit* [*social media kit*](https://www.ebsco.com/sites/default/files/acquiadam-assets/FinancialFit-Social-Media-Kit.zip) *for pre-written posts and images you can use freely on your library’s X (Twitter) and Facebook channels. The target audience for the sample text below is public library users. You may need to adjust the text if you are targeting high school or college students.*

**JANUARY: Creating a Savings Plan**

*Long Description (for emails)*

Happy New Year! Kickstart your savings plan and pave the way for financial security. Whether you’re saving for a major purchase, building an emergency fund, or investing for the future, setting up a savings plan at the beginning of the year can help you take control of your finances and establish a clear roadmap for achieving your objectives.

Our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you navigate all areas of personal finance. Log in to FinancialFit via the library website to learn the basics of monthly budgeting, planning for emergencies, setting up bank accounts and much more. Most lessons can be completed in under five minutes each!

Topics include:

* Balancing your food bill
* Managing car payments
* Optimizing your entertainment budget
* Giving to charities
* Saving for a big purchase
* Saving for a trip
* Bank account types
* Bank account fees
* Overdraft protection
* Identity theft

Using FinancialFit, you’ll be able to achieve your goals throughout the year and secure a bright financial future. Log in today: [insert direct link]

*Short Description (for newsletters and websites)*

Happy New Year! Start your savings journey toward financial security. Our library offers free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you make informed decisions in all areas of personal finance. Learn about budgeting, managing expenses, saving for big purchases and more. Most lessons can be completed in under five minutes each! Achieve your financial resolutions with FinancialFit. Log in now: [insert direct link]

**FEBRUARY: Buying a Home**

*Long Description (for emails)*

Are you thinking about buying a new home? While it is an exciting experience, the process can sometimes be confusing and overwhelming. Get help determining your budget, understanding the home-buying timeline, making an offer, applying for a mortgage and more using FinancialFit, an e-learning resource available through our library.

FinancialFit contains short, easy-to-understand personal finance lessons, videos and interactive tools that can empower you to make informed financial decisions. Most lessons can be completed in under five minutes each!

Learn about:

* Determining a budget
* Saving for a down payment
* Buying a home timeline
* Making an offer
* Mortgages
* Closing on a home
* Escrow
* Real estate taxes
* First-time home buyer perks
* Purchase and sale agreements

Feel confident and prepared as you navigate the process of buying your new home. Log in to FinancialFit to get started: [insert direct link]

*Short Description (for newsletters and websites)*

Whether you’re purchasing your first home or are an experienced buyer, the process can be overwhelming. Our library offers free access to FinancialFit, an e-learning resource with lessons, videos and interactive tools to help you navigate all areas of personal finance, including the home-buying process. Get help determining your budget, making an offer, applying for a mortgage and more. Most lessons can be completed in under five minutes each! Log in to FinancialFit to get started: [insert direct link]

**MARCH: Understanding Taxes**

*Long Description (for emails)*

April 15 is looming! Take the stress out of tax season by brushing up on the basics. Our library provides free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all areas of personal finance, including taxes. Most lessons can be completed in under five minutes each!

Tax-related topics include:

* Understanding 1099, W-2, W-4 and W-9 forms
* Taxes for self-employed workers
* Types of pay and income
* Tuition tax breaks and credits
* Giving to charities
* Paying quarterly estimated taxes

Log in to FinancialFit through the library website: [insert direct link]

*Short Description (for newsletters and websites)*

Feeling stressed out about tax season? Brush up on the basics before April 15. Our library offers free access to FinancialFit, an e-learning resource with lessons, videos and interactive tools to help you navigate all areas of personal finance, including taxes. Learn about types of pay and income, quarterly estimated taxes, tuition tax breaks and more. Most lessons can be completed in under five minutes each! Log in to FinancialFit today: [insert direct link]

**APRIL: National Financial Literacy Month!**

*Long Description (for emails)*

April is National Financial Literacy Month — a great time to get your finances in shape! Our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools that can empower you to make informed decisions in all areas of personal finance. Most lessons can be completed in under five minutes each!

Topics include:

* Monthly budgeting
* Planning for emergencies
* Setting up bank accounts
* Building credit
* Managing debt
* Buying a home
* Mortgages
* Paying for higher education
* Planning for emergencies
* Making work life choices
* Understanding taxes
* Marriage and partnership
* Setting up a joint household
* And many more!

Using FinancialFit, you can learn the best ways to manage your money and ensure a bright financial future for you and your family! Log in today: [insert direct link]

*Short Description (for newsletters and websites)*

April is National Financial Literacy Month — a great time to get your finances in shape! Our library offers free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all areas of personal finance. Most lessons can be completed in under five minutes each! Learn about monthly budgeting, managing bank accounts, planning for emergencies, building credit, paying for higher education and more. Log in to FinancialFit now: [insert direct link]

**MAY: Paying for Higher Education**

*Long Description (for emails)*

Whether you or your child is planning to go to college, you’ll have many important financial decisions to make. To help you navigate the process, our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools that can empower you to make informed decisions in all areas of personal finance, including paying for higher education. Most lessons can be completed in under five minutes each!

Topics include:

* Types of higher education and associated costs
* Financial aid (FAFSA)
* Calculating the cost of higher education
* Scholarships vs. grants
* Types of student loans
* Paying off student debt
* Student loan forgiveness
* Refinancing student loans
* Tuition tax credits

Log in to FinancialFit to get started: [insert direct link]

*Short Description (for newsletters and websites)*

Are you or your child planning to attend college? Our library provides free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools that can help you navigate all areas of personal finance, including paying for higher education. Most lessons can be completed in under five minutes each! Learn about calculating college costs, applying for financial aid (e.g., FAFSA), repaying student loans and more. Log in to FinancialFit to get started: [insert direct link]

**JUNE: Getting Married**

*Long Description (for emails)*

June is a popular time of year to get married! Weddings are a joyous occasion to celebrate two people starting a new chapter in their lives together. Finances can deeply influence the dynamics and stability of a relationship, so it is essential for couples to approach financial matters with honesty, transparency and a shared vision for their future.

Our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you and your partner navigate all areas of personal finance, including how to set up a joint household. Most lessons can be completed in under five minutes each!

Topics include:

* Financial impact of marriage
* Budgeting with a partner
* Budgeting with unequal salaries
* Budgeting for emergencies
* Monthly budgeting
* Managing credit cards
* Buying or renting a home
* Planning for major purchases
* Saving for a trip
* Balancing your food bill
* Optimizing your entertainment budget
* Managing debt
* And more!

Start off your marriage on the right financial foot using FinancialFit. Log in today: [insert direct link]

*Short Description (for newsletters and websites)*

Getting married or moving in with your partner? Make sure you are both on the same financial page. Our library provides free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help couples navigate all areas of personal finance, including how to set up a joint household. Most lessons can be completed in under five minutes each! Learn how to set a monthly budget when your salaries are unequal, plan for emergencies, save for major purchases and more. Log in to get started: [insert direct link]

**JULY: Getting a Car**

*Long Description (for emails)*

Looking for a new set of wheels? Buying or leasing a car is a big expense. Prepare yourself ahead of time by learning about the car-buying process, your financing options, and whether buying or leasing a car is the right choice for you.

Our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you navigate all areas of personal finance, including getting a car. Most lessons can be completed in under five minutes each!

Topics include:

* Leasing or buying a car
* Buying a new or used car
* Paying for your car
* Car insurance
* Selling your car

Let FinancialFit help you get into gear and cruise smoothly into car ownership. Log in to get started: [insert direct link]

*Short Description (for newsletters)*

The road to buying a new car may seem bumpy, but it doesn’t have to be! Our library provides free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools that can help you navigate all areas of personal finance, including getting a car. Most lessons can be completed in under five minutes each! Learn about the differences between buying or leasing a car, how auto loans work, car insurance and more. Log in to get started: [insert direct link]

**AUGUST: Starting Worklife**

*Long Description (for emails)*

Getting your first job is an exciting step in your career! However, understanding all the financial aspects might be confusing. What is a W-2 form? How does Social Security work? When should I start saving for retirement?

You can find the answers to all these questions and more using FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you navigate all areas of personal finance, including work life. Most lessons can be completed in under five minutes each!

Topics include:

* Cost of living
* Paychecks explained
* 1099, W-2, W-4 and W-9 tax forms
* Bonuses and commissions
* Expense reimbursements
* Being your own boss or freelancer
* Running an online shop or business
* Working in the gig economy
* Social security
* 401(k)s and retirement savings
* Leaving a job
* Severance pay
* Unemployment benefits

Develop the knowledge you’ll need to pave your way toward professional success and financial security. Log in to FinancialFit to get started: [insert direct link]

*Short Description (for newsletters)*

Starting a new job? Need a better understanding of the financial aspects? Our library offers free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all areas of personal finance, including work life. Most lessons can be completed in under five minutes each! Find information on types of income, 401(k)s, social security, unemployment benefits and more. Log in here: [insert direct link]

**SEPTEMBER: Building Credit**

*Long Description (for emails)*

A good credit history reflects responsible financial behavior and positively impacts your future borrowing capacity. To help you build or repair your credit, our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you navigate all areas of personal finance. Most lessons can be completed in under five minutes each!

Topics include:

* How credit scores work
* Why you need good credit
* How and when to check your credit score
* Errors on credit reports
* Buy now, pay later
* Credit card types
* Evaluating credit card offers
* Credit card interest rates
* Carrying a balance
* Paying off credit card debt

Start on the path toward a healthy credit score using FinancialFit! Log in today: [insert direct link]

*Short Description (for newsletters)*

Looking to improve your credit score? Our library provides free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all aspects of personal finance, including topics related to borrowing money. Most lessons can be completed in under five minutes each! Learn how to build credit, choose a credit card and manage your debt. Log in to get started: [insert direct link]

**OCTOBER: Managing Debt**

*Long Description (for emails)*

Are you struggling to manage your debt? If so, you could damage your credit score, face increased interest rates and limit your financial options in the future. To help you avoid these consequences and the associated stress that comes with them, our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools designed to help you navigate all areas of personal finance, including debt. Most lessons can be completed in under five minutes each!

Learn and practice the following lessons:

* What is debt?
* When is debt a good thing?
* Debt consolidation
* Types of student loans
* Paying off student debt
* Buy now, pay later

Regain control of your finances using FinancialFit. Log in to get started: [insert direct link]

*Short Description (for newsletters)*

Are you struggling to manage your debt or student loan repayment? To help you regain control of your finances, our library offers free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all areas of personal finance, including debt. Most lessons can be completed in under five minutes each! Log in to get started: [insert direct link]

**NOVEMBER/DECEMBER: Planning for Big Purchases/Holidays**

*Long Description (for emails)*

The holiday season is approaching! Are you already feeling the financial pinch? People tend to spend more during the holidays on gifts, decorations, travel and hosting events. This can strain budgets, leading to increased credit card debt or overspending. But there are ways to prepare!

Our library provides free access to FinancialFit, an e-learning resource containing short, easy-to-understand lessons, videos and interactive tools to help you navigate all areas of personal finance, including monthly budgeting and saving for a big purchase or trip. Most lessons can be completed in under five minutes each!

Topics include:

* Monthly budgeting
* Budgeting for a big purchase
* Updating your budget
* Budgeting your money to your pay period
* Managing your money through multiple bank account types
* Saving for a trip

By creating a budget and planning big purchases in advance, you’ll be able to alleviate the financial impact of the holidays. Log in to FinancialFit here: [insert direct link]

*Short Description (for newsletters)*

The holiday season is approaching! Are you already feeling the financial pinch associated with increased spending on gifts, decorations and travel? Our library offers free access to FinancialFit, an e-learning resource containing lessons, videos and interactive tools to help you navigate all areas of personal finance, including monthly budgeting and saving for a big purchase or trip. Most lessons can be completed in under five minutes each! Log in to get started: [insert direct link]