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Who Is West Virginia Saves?

West Virginia Saves was founded to motivate individuals and families in the area of wealth building and debt reduction. Developed by more than 70 Ohio Valley Area institutions and leaders, who are committed to the well-being of greater Ohio Valley residents, today, *West Virginia Saves* is supported by a broad-based community effort. Our partners provides leadership, offer savings services and promote the efforts of *West Virginia Saves*. Our partners include:

- Non-profit service organizations such as the Consumer Credit Counseling Service;
- Non-profit community groups such as the local EITC Earned Income Tax Credit Coalition;
- Financial institutions including many area banks, credit unions, thrifts and financial service organizations.

West Virginia Saves works with other local savings campaigns and with America Saves, which is managed by the non-profit Consumer Federation of America. *West Virginia Saves* is funded by national and local foundations and area financial institutions and advised by dozens of national non-profit, business, and government institutions.

ENROLL NOW and you will be entered into our drawings.

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About West Virginia Saves

West Virginia Saves is a broad-based coalition of nonprofit, financial, corporate and government groups which encourages individuals and families to save money so that they can build wealth. Through the delivery of information, advice, and encouragement, *West Virginia Saves* assists individuals who wish to pay down debt, build an emergency fund, afford a home, education, investments, or retirement in order to improve their standard of living and most important, gain peace of mind.

Modeled after the nationwide campaign, *America Saves*, *West Virginia Saves* developed from the need to help greater Ohio Valley residents deal with social and economic challenges which impact all aspects of their lives. Through motivation, *West Virginia Saves* promotes wealth-creation and asset building for all area residents.

Nowadays, many individuals and families believe that they cannot afford to save money and begin to build wealth. However, research has proven that income does not dictate whether one will be neither a saver nor a spender. Rather, it indicates that regardless of income, individuals can be either a saver or spender. Admittedly, low-to-moderate income earners cannot save as much as their high income counterparts, however, almost all earners have the ability to build wealth over time. Through contributions to a workplace retirement program, the purchase of a home, and other savings, during their working years most people can accumulate six-figure assets. The mission of *West Virginia Saves* is to convince all greater Ohio Valley residents that they can build wealth, reduce debt, and create lifelong financial security and provide support services to assist them in doing so.

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Contact Us

West Virginia Saves is all about building a brighter financial future for individuals and families within our community. Get involved and reap the benefits!

Our office is located at 56 13th Street, Wheeling, WV 26003

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What We Do

It's very simple, *West Virginia Saves* encourages and motivates individuals and families who wish to pay down debt, create an emergency fund, save for a house, education, retirement or other savings goal. *West Virginia Saves* assists individuals to save and build wealth and reduce debt through the provision financial education information. Individuals interested in improving their financial situation should sign up to become a West Virginia Saver so that they can plan for a secure financial future. *West Virginia Saves* gets the message about savings and debt reduction out and encourages the greater community in three ways:

1. **Motivation:** Our grassroots efforts create widespread public awareness that saving money and planning for your financial security is a must. We motivate the public to begin saving toward a goal and enroll as a West Virginia Saver.
2. **Coordination:** We bring together the area's many financial education and wealth-building programs. We provide a safe gateway for all greater Ohio Valley at any income level to find the specific tools they need to start building wealth and reducing debt. Our efforts help existing programs have greater reach and impact.
3. **Support:** We offer support tools that complement existing financial education programs. These tools are available to all West Virginia Savers and include:
 - o A wide range of no-fee or reduced-fee savings products including: savings accounts, mutual funds, IRAs, etc.
 - o Free how-to motivational seminars on specific financial planning topics.
 - o Free counseling with a Wealth Building Coach about your financial condition.
 - o *West Virginia Saves* offers a link to AmericaSaves.org Personal Wealth Estimator and information about how all greater Ohio Valley residents can save, how to enroll as a West Virginia Saver, and other *West Virginia Saves* information.
 - o Subscription to the quarterly American Saver newsletter.

Greater Ohio Valley residents who wish to enroll in *West Virginia Saves* (at no cost) set a savings goal and create a plan to reach that goal.

To become a West Virginia Saver, enroll online.



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To enroll, please fill out the form below and click *Submit*.

Required fields are described in **bold**.

If you're under the age of 23 or a full-time student, you'll be entered into our annual scholarship drawings until you turn 23 or finish your schooling.

All personal information will be treated confidentially. Please refer to our privacy policy for more information.

Savings Goal: Taxes

Monthly Savings Pledged: _____

Number of Months: _____

Financial Institution: _____

Type of Account: Savings Account

Deposit Method: To Teller at Branch

First Name: _____

Last Name: _____

Age: _____

Address 1: _____

Address 2: _____

City: _____

County: _____

State: _____

Zip Code: _____

Email: _____

Phone: _____

How you heard about America Saves? Internet