

---

# Communications Ideas: Media, Messages, Presentation Tools

---

You need to tell people about your AFI Project for many reasons, most notably to raise funds, reach potential clients, and generate interest among potential partners like banks and human services agencies. Communicating with these disparate audiences can be done in a number of ways. One-to-one, of course, works best, but you should also be able to reach a wider audience by working with the media, doing presentations before small groups, and communicating via community events.

Tackling communications and marketing is tricky because it can be a complicated business. You need to define your target audience. Many venues exist to reach audiences. Costs vary widely. Timing of communications can make a huge difference on getting heard. Design and specifics of your messages are crucial.

Despite these considerations, you can do quite a lot of communications and marketing by focusing on some fundamentals in your communications work. This document outlines some ideas, including:

- ▶ Working With the Media;
- ▶ Asset Building Messages; and
- ▶ Presentation Tools.

Don't let the limits of what we are able to provide here stop you. But do keep in mind that there's lots more than what's presented here, such as how to present yourself on television (e.g., what to wear, how to prepare, how to speak effectively). To learn more, look for expertise in such places as staff with background in this or similar fields as well as your board's communications experts.

## Working With the Media

The “media” is a big term. It includes print (newspapers, small and large), television, radio, and of course the newcomer, internet venues. Some work on very tight deadlines, while others have way more flexibility and time and are far more likely to accommodate you. Regardless, there are some basic ways you should communicate with the media, no matter who they are.

### Tips on Communicating and Pitching Your Story

- ▶ **Keep it simple.** Media people are busy with multiple stories and typically have very tight deadlines. They can't spend time figuring out the angle for you.
- ▶ **Telephone calls are the most effective way to communicate with reporters.** Pitch calls are essential to an effective media strategy. Reporters are on paper overload; chances are they never saw your faxed release or advisory.
- ▶ **Target your reporters.** Contact reporters who cover your issue, and reporters you have a relationship with. If you have to make a “cold call,” ask the general assignment editor or producer who you should speak to.
- ▶ **Find a “hook” for your story.** Show the reporter how your story is significant, dramatic, timely, controversial, or impacts a lot of readers.
- ▶ **Always pitch the story first, and then ask if they received your release or advisory.** Immediately capture the interest of the reporter; he or she won't wait for you to get to the point.
- ▶ **Keep the pitch short and punchy.** Reporters don't have time for long pitch calls, so get to the most interesting and important information in the first 90 seconds. Don't forget the Who, What, Where, When, and Why.
- ▶ **Be enthusiastic and helpful.** If you're not excited about your story, why should the reporter be?
- ▶ **Never lie to a reporter.** They may not like what you have to say, but they must respect you.
- ▶ **Be considerate of deadlines.** Pitch calls are best made in the mid morning (9:30 to noon). If you sense a reporter is rushed or impatient, ask if the person is on deadline and offer to call back.
- ▶ **Only pitch one reporter per outlet.** If you do talk to more than one person, make sure the other reporter knows that you've talked with someone else.

- ▶ **Close the deal.** Ask if the reporter is interested or if he or she is coming to the event. Most will not commit over the phone but say they will think about it.
- ▶ **Offer to send information.** If they don't commit to attend your event, offer to send them information. (Remember to send the information right away.)
- ▶ **Don't get frustrated.** Pitch calls can be frustrating when reporters don't bite. But remember that every phone call keeps your issue and organization on their radar screen, and is an important step in building an on-going professional relationship with reporters.

### Press Releases, Press Kits, Etc.

Written materials for media go by different names. Below is a little bit about each of them, but don't get confused by what you call your written piece. Bottom line, it's a written notice to the press.

Keep your media-focused written materials and your spoken message (your sound bites for that matter) as simple and straightforward as possible. This is not the place to flex your literary muscle or indulge in dramatic prose.

Here's a little bit about different written pieces for the press. No matter what you call them, the trick is getting them in the hands of the media—via mail, in-person, or (increasingly), via email. (A note on emailing: Avoid attachments; it's better to put your message in the body of the email so that the media person doesn't have to take that extra step to open the attachment.)

- ▶ A press release is generally from one-to-four pages. It is double-spaced and includes a headline and subhead. It should grab your reader's attention and entice the reporters to write their own story. Write it so that small media, such as weekly papers or radio stations, can print or air it as a ready-made story, making only minor changes. (They will do this because their time--and staff--is very limited, so they can't easily do original reporting and writing like a bigger operation.) A press release is a good way to acquaint the community with the concept of IDAs and asset building; provide a human-interest story on one of your successful accountholders; or highlight an innovative partnership with an employer or a financial institution, for example.
- ▶ A news advisory is a simple one-pager that provides only the most basic information:

who, what, when, where, and why. At the top, list the contact person's name and telephone number. Also include "release" and "effective until" dates. This is a good way to announce an orientation session to potential accountholders or a landmark event of your initiative.

- ▶ A tip sheet can give reporters story ideas several weeks in advance or can suggest local contacts and ideas. A "tip" sheet is just that; it shares a helpful hint or useful information in a sentence or two. Suggest many different kinds of stories that a reporter can work up: new program helps area families; local non-profit on the cutting edge of state policy; or a human interest accountholder story.

A press kit should provide basic information that will invite stories or inquiries. A well-done kit sends a signal of seriousness that reporters understand immediately. It should be simple, clear, and not too showy. It should draw attention to your main messages. Offer only basic data, NOT every available bit of information. A press kit is designed to create interest, not to exhaust it! The kit is built on a standard set of materials—pieces that can be used no matter what the story is at any given time. The same material, with different cover letters, can be used as information packets for prospective funders, partners, board members, opinion leaders, and policy makers. A press kit should contain:

- ▶ Brochure;
- ▶ Statement of purpose;
- ▶ Background of your organization;
- ▶ Short profiles of your spokespeople;
- ▶ Issue briefs (factoids, legislative summaries);
- ▶ Contact list;
- ▶ Additional resources or bibliography;
- ▶ Press clips; and
- ▶ Optional items (your newsletter).

### **Ongoing Outreach**

You can't just pick up the phone and get in the paper. You have to work your press contacts. Regularly sharing the "good news" about your program with your local media will contribute to developing resources, maintain and develop new partnerships,

and advance advocacy efforts. There are a variety of media outreach activities local non-profits can undertake to gain exposure for local programs:

- ▶ **News Releases.** Regularly distribute news releases to your local newspaper, television, and radio stations announcing new information and data about your local program. This could include new employers and financial institution partners, new funders, program anniversaries, new data on the number of account holders and their progress, or new data on the total amount of savings accumulated by participants. Follow-up with phone calls to local reporters to “pitch” the story.
- ▶ **Feature Story Pitching.** Encourage local print and broadcast reporters to profile your program or an individual saver in a feature story. Families in IDA programs have rich personal stories to tell and provide great feature fodder for human interest stories.
- ▶ **Editorial Board Outreach.** Regularly send information to your local editorial writers and encourage them to support local asset building efforts and state and Federal asset-building legislation on their opinion pages. Contact the editorial department of your local paper and request a meeting with their editorial board to brief their full editorial staff on local successes and the need for public support.
- ▶ **Op-Ed Articles.** Prepare an opinion article for your local newspaper that provides an overview of the impact and importance of asset building. Authors could include an IDA program administrator, a local government leader, or possibly an individual saver. Op-ed articles should generally be about 750 words in length and should be submitted to the op-ed editor or the editorial page editor. Submissions should be followed up with a phone call to the editor to ensure receipt and encourage publication.
- ▶ **Letters-to-the-Editor.** Organize a letter-to-the-editor campaign with individual savers, local stakeholders, and possibly financial partners touting IDAs and urging support by the local community and local, state and Federal officials. Letters-to-the-editor are typically 50-75 words in length.
- ▶ **Broadcast Media Appearances.** Contact producers and bookers at your local television stations and suggest an appearance by a local IDA program official and/or an IDA saver to appear on local public affairs shows.
- ▶ **IDA Event/Public Official Site Visit.** Organize a media event at the local IDA program offices, or perhaps with a family that is saving in an IDA. IDA program administrators could announce an anniversary milestone or new program information and selected local savers could provide testimonials. Elected local and congressional officials should be invited and strongly encouraged to attend to enhance the news value of the event, and to provide support and visibility for the elected representatives you are trying to reach.

## More Tips for Working with the Media

- ▶ Keep relationships going; don't just hit up the media when you need something. Let them know you can be a resource whenever they need something.
- ▶ There are many free or deeply discounted visibility options for non-profits. Don't forget radio, TV, and print public service announcements. Check out transit advertising and other opportunities in your area. Remember, anywhere you see another organization advertised is a potential place for people to see yours.
- ▶ When you write, use simple words, active verbs, and short sentences. AVOID JARGON. For example, "That man ought to be stopped!" does not have the same impact as "Stop that man!"
- ▶ Don't underestimate the power of civic leaders. Your first step into larger media might be speaking at the local Kiwanis club or church group. Word of mouth is one of your most powerful tools.
- ▶ Assume everyone is busy. Make sure you could answer the question, "So what?" if it unexpectedly popped out of their mouth.
- ▶ Remember the "Rule of Seven." That is, people rarely remember more than seven words. Your headlines, simple visuals, and tag lines should be seven words or less.
- ▶ Most local radio stations host community affairs shows and need to fill them on—at least—a weekly basis. After you've been a good guest once, you'll likely be invited back.
- ▶ Think about all the ways IDAs and asset building hook into current events. Make time to speak with your local association of realtors. Use the community college's communications network—newsletters and such—to get the word out.
- ▶ A simple two-sided placard or a small poster can be useful when placed in strategic areas in your community, public assistance centers, Laundromats, grocery stores, community centers, churches, and nontraditional financial institutions.

## Tips on Telling Effective Stories

Stories help people process complex ideas in simplified form; they enable people to envision otherwise abstract ideas. Skillful story telling can engage the listener on an emotional level and garner interest in learning more about a particular topic. In the business world, stories are often springboards into other, more complicated, discussions.

While some folks appear to be "natural" storytellers, most have to work to cultivate ideas and presentation skills. Here are some quick tips to help you become a more

comfortable and effective story teller:

**Figure out the most important thing about the story.**

- ▶ What's the main point?
- ▶ Why does it stick in your head?
- ▶ Don't try to make every story make every point.

**Determine the flow.**

- ▶ A typical flow goes like this: we meet a protagonist in a situation that is relatively in balance; an event transpires; events often create change, tension, or drama; there is some aftermath to the event (resolution, restoration of balance, improvement, or an illustration for necessary further action).

**Identify themes/values that resonate with your listener.**

- ▶ Hard work, self sacrifice, making lasting change, opportunity, success.

**Build your story.**

- ▶ Include characters, action, time, location, and detail.
- ▶ Set a vivid scene, use details, appeal to all five senses.
- ▶ Talk in an active voice; make your characters do things.
- ▶ Cut out tangents that detract from the main point, the main character, or the main event; keep your story short enough to engage your listener.

**Practice.**

- ▶ Don't assume that it will come out right the first time.
- ▶ Identify three or four stories about three or four different topics specifically related to your work.
- ▶ Try your story out on colleagues, your friends, at home over dinner.
- ▶ Refine it as you go.

## Sample Asset Building Messages

Asset building, IDAs, and—more specifically—your AFI Project have lots of facts and stories to tell. One trick to getting your message across to the media is clarity and simplicity. Below are some of the many core facts about asset building. Pick and choose and tailor these to fit your needs, your story, whatever it is you are trying to communicate.

### **What is asset building?**

Helping low-income families build assets is about creating opportunities that will empower them to move forward on the path toward self-sufficiency.

### **Why are assets important?**

Social services for lower-income families have historically focused on income supports — such as Temporary Aid for Needy Families — but income alone is not enough. Strategies that help families save and leverage their income to invest in productive assets are needed as well.

Assets give people a stake in their future and in their community. Here are some of the economic benefits of financial assets.

- ▶ They provide a service to the owner, such as shelter or transportation.
- ▶ They can be a cushion in difficult times.
- ▶ They can leverage additional assets.
- ▶ Eventually, they become wealth that can be transferred to a future generation.

There are many non-economic benefits of assets. Holding assets can lead to a dramatic shift in how lower-income families view and operate in the world.

Helping people build assets has been a long-standing policy of the U.S. government. Many opportunities to build assets exist, such as the Homestead Act, the GI Bill, and the home mortgage interest deduction. Unfortunately, low-income families do not benefit as much from these policies because many of these incentives are delivered through the tax code, but the poor lack incomes to use them.

### **What challenges to building assets to low income people face?**

Most of America's workers are living paycheck to paycheck.

One third of Americans have zero or negative net worth.

In the event of a sudden job loss or an extended illness, about one in four American

families lack the cushion to survive, even at the poverty level, for more than three months. This means that about one-fourth of American families are asset poor. (In contrast, about 10% of the U.S. population is income poor, meaning they have annual incomes at or below the Federal poverty level.)

While income poverty declined through the late 1990s, asset poverty has continued to increase and the number of asset poor families today is twice that of income poor families.

It's estimated that 15% of Americans don't even have a basic checking or savings account.

Personal savings rates in the United States are under 3.5%

20-30% of all workers do not save for retirement—and those who do don't save enough

### **How can low-income persons build assets?**

Asset building is a strategy that helps low-income people move toward greater self-sufficiency by accumulating savings and acquiring long-term assets such as a house, higher education, or a small business.

Individual Development Accounts, or IDAs, are matched savings accounts designed to help low-income families save and accumulate financial assets—homes, businesses, education. An IDA looks much like a 401k or IRA, but it better addresses the needs of poor families because participants can acquire a lasting asset that improves their lives in the near-term, after saving for a few years.

Since 1999, when most IDA programs began operating, it is estimated that 20,000-40,000 IDAs have been opened in 500 communities across the country. Using data representing roughly 60% of these programs, we have found that accountholders have saved and invested more than \$14 million in nearly 8,000 assets; \$130 million in loans were made by financial institutions to leverage these asset purchases that include homes, education, businesses, and automobiles.

Assets for Independence is a special kind of IDA. This Federal initiative funds agencies around the nation to help low-income persons build assets. They, in turn, help participants receive financial literacy training, open IDA accounts, and match their savings. The financial education that goes along with opening an IDA can also have a transforming effect. Tracking expenses and making small changes in spending has enabled thousands of people to find ways to save. Comparing the cost of predatory financial services to those of lower cost banks and credits unions has empowered poor families to find ways to make different choices when mainstream institutions make the right products available.

Access to lower-cost, mainstream financial services can save poor families a great deal. This includes avoiding check-cashing fees and even simple tools like direct deposit and automatic bill paying to help make us better money managers.

## How can tax preparation assistance and tax credits help low-income people to build assets?

Free or low-cost tax preparation can help to return billions of dollars in income to low-wage workers each year through the Earned Income Tax Credit (EITC) and other tax credits. The EITC is a Federal income tax credit for low-income workers. The credit was designed to offset the burden of social security taxes and provide an incentive to work. When the amount of the credit exceeds the amount of taxes owed, it results in a tax refund. The tax credit working families receive at the end of the year can be used to purchase necessities, pay for needed car or home repairs, reduce debt, or be invested in an IDA. However, many people who are eligible for the EITC do not apply for it and, thus, do not receive it.

Low-income families will often spend \$200 or more to have their taxes prepared by a professional tax preparer—at accuracy levels that are no better than the general public—to get their refund a little faster. That’s \$200 that doesn’t pay down a debt or get invested in an asset or pay for groceries. In 1999, over \$1.75 billion in EITC benefits went to pay for preparation and quick-refund services—that’s \$1.75 billion of benefits that didn’t go to low-wage workers.

Eligible families lose \$2.9 billion in unclaimed EITC refunds annually; 68% of taxpayers who claim the Earned Income Tax Credit (EITC) use commercial preparers; \$1.75 billion of EITC benefits are lost to commercial tax preparers, \$750M of which is spent on Refund Anticipation Loans (RALs). Roughly 40% of EITC filers use RALs compared with only 4% of non-EITC recipients. Interest rates on RALs can be exceedingly high.

## What services can asset building programs typically provide to low-income participants?

- ▶ Savings promotion teaches people how to save, links them to places to save, and encourages them to save.
- ▶ Financial education teaches people how to save, manage debts, repair their credit, manage money, and plan for the future.
- ▶ Building capacity toward stability helps people acquire, maintain, and protect productive assets and transform their expectations for the future.
- ▶ IDAs help low-income people save up in matched savings accounts established in banking institutions to invest in asset purchases.
- ▶ Asset-specific programs teach low-income persons about acquiring and maintaining their assets, including training for homebuyers, microbusinesses, and post-secondary education.
- ▶ Tax preparation services help people access low to no cost services so that they can instead use tax refunds as savings to help build assets.

- ▶ Benefits eligibility screening helps link people to an array of needed health and human services.
- ▶ Access to financial services and products, which include mainstream bank accounts, tools like direct deposit—all of which can help participants avoid high cost services like check cashing businesses.
- ▶ Access to health care by linking clients to health services.

<b>Asset Building Tools That Make a Difference</b>	
Payroll Services	Direct deposit, direct payment of health insurance, automatic deductions for saving (IDA, IRA, 529 College Savings Plans) and bill paying are examples of ways that payroll services can be used to build assets.
Savings and Investments	<p><u>Saving and Investment Vehicles:</u> saving and checking accounts, Individual Development Accounts (IDAs), Family Self-Sufficiency Accounts, IRAs and/or 401(k)s, 529 College Savings Plans, and savings and investment clubs.</p> <p><u>Incentives for Saving and Investing:</u> IDA match, employer contributions to 401(k)s, matching contributions to 529 plans, home down payment assistance, and tuition reimbursement.</p>
Financial Education and Counseling	<p>Basic financial education includes topics such as: budgeting, credit repair, mainstream banking products (checking and savings accounts), public and employer sponsored benefits, taxes and tax credits, consumer spending and consumer rights, and insurance.</p> <p>Advanced financial education includes: planning for retirement, saving for college, and investing in the stock market, and credit counseling and repair.</p>

Income Tax Preparation	Many non-profit organizations offer free or low-cost tax preparation services to low-income families. In addition to preparing tax returns, they will also help families claim any tax credits they are eligible for, including: the Earned Income Tax Credit (EITC), the Child Tax Credit, and the Child and Dependent Care Tax Credit.
Asset-Related Training and Counseling	Asset-related counseling includes classes on: homeownership and maintenance, small business development, career counseling and post-secondary education and training.
Financial Services	Access to and preferred terms on services that help people better manage their money, including: free checking, online banking, online bill pay, auto and home loans, and insurance.
Public Benefits	Public benefits like food stamps, housing vouchers, child care and transportation subsidies, and home energy and utility assistance supplement income and help low-income families save.
Employer Benefits	Health insurance, child care and transportation assistance, flexible spending accounts (dependent care, medical), and paid leave all help employees to bring home more money in their paychecks each month.

### **How does asset building help the community?**

Asset ownership and financial stability can promote a healthier community. Increased home and business ownership mean safer, more stable neighborhoods. There is a multiplier effect on the local economy from investments in assets—increasing taxes and attracting new businesses and consumers. Increased prosperity and educated consumers mean increased consumption and investment—cycling more and more dollars through the economy. Prosperity and a future orientation increases civic participation.

*Last Revised: May 2009*

For more information, please contact the Assets for Independence Resource Center  
Telephone: 1-866-778-6037 E-mail: [info@idaresources.org](mailto:info@idaresources.org)