

Save Xmas

Marketing and Communications Plan

October 2010 - March 2011

Background

The Save Xmas campaign was developed by the Office of Fair Trading (OFT), on behalf of HMT, in the wake of the Farepak collapse. It aims to raise consumers' awareness and understanding of the different options available to save for important events such as Christmas, along with the advantages and disadvantages of each.

Between 2007 and 2010, the Save Xmas campaign ran across England, Scotland and Wales via face-to-face advice sessions organised by Citizens Advice and Transact to an average of eight people per time. The advice sessions targeted consumers (with a focus on women, aged 30-50), but also frontline workers who interact with the campaign's target audience on a regular basis. This activity was supported by regional and national marketing, including print advertising and PR.

Independent evaluation of the Save Xmas initiative shows that the delivery of the campaign has been effective and that there was evidence of lasting behaviour change with regard to saving. The campaign reached an estimated 40,000 people in 2008 and 81,000 people in 2009 with similar numbers expected in 2010¹.

In May 2010, the Cabinet Office announced a freeze on Government spending on new marketing and advertising activity. Under the freeze, only essential campaigns are allowed, for example recruitment for the armed forces. In light of this announcement, OFT and HMT reviewed the delivery of Save Xmas and agreed that Save Xmas promotional activity was caught by the freeze meaning funding could not be dedicated to advice sessions or paid for advertising. Instead, the 2010-11 campaign will be a small scale campaign, using free and low cost channels. The main objective of this activity will be to ensure that Save Xmas messages are incorporated into existing projects and channels, and that the learnings from the campaign are shared.

¹ Evaluation conducted by Ipsos Mori, December 2009. These figures do not include reach from national marketing activity, and are based on the impact of advice sessions only.

Objectives

The campaign aims to help people make informed choices about the best way to save for Christmas or other big events.

It aims to assist financially excluded consumers to:

- Identify the alternatives to Christmas hamper saving schemes
- Consider their own needs, preferences and attitudes to risk
- Understand that different savings options have different characteristics including varying risks and understand that saving for Christmas is a cheaper alternative to high interest doorstep loans
- Know where they can find further help or information about their savings options.

The key objective for 2010-11 activity is:

- To ensure Save Xmas messages are represented in the advice of partners and key stakeholders to enable the campaign's target audience to be reached with savings advice in 2011 and beyond.

Target audiences

The target audiences for this campaign are as follows:

- Financially excluded consumers, or those at risk of financial exclusion, in the UK with a focus on women aged 30-50 from C2DE communities. Financial exclusion is defined as lacking access to mainstream financial products such as bank accounts and low cost loans. Typically this means people on benefits and low incomes.
- Consumers under threat in the economic downturn. This audience have modest incomes and may be experiencing difficulty managing their finances in the current climate.

In order to reach these audiences the campaign will target:

- Organisations in the voluntary/community sector delivering financial education to this audience.

Key messages

The campaigns key messages are:

- **Plan early** – be realistic about what you are going to need for next year and budget accordingly. Taking out a loan for Christmas costs you more than if you had saved.
- **Look at your options** – find out about the pros and cons of post office, bank, building society and credit union savings schemes, as well as Christmas clubs, supermarket stamps and hamper schemes. Details of all the options are available at www.consumerdirect.gov.uk/savexmas
- **Take action** – choose the best option for you, and start putting some money aside. Visit the Consumer Direct website or phone to order a leaflet for more information.

Strategy

The campaign strategy will be very different to previous years, in light of the background outlined above. There will be two main strands of work:

1. To establish relationships with other players in the financial inclusion sector, to ensure that the Save Xmas campaign learnings are shared, and that the key messages are incorporated into existing work. This will involve:
 - Working with partners to use their existing channels to promote the campaign messages amongst frontline workers e.g. via newsletters, web information etc.
 - Ensuring any advice being produced by relevant organisations in the next six months includes savings messages where appropriate.
 - Identifying any demand for Save Xmas training sessions and materials and providing the toolkit to frontline workers to meet this.
2. To use free marketing channels to ensure savings messages reach the target audience for the campaign. This will involve:
 - Using partner channels, including newsletters, mailings etc to target audience.
 - PR activity post Xmas to encourage saving for Xmas 2011.

Tactics and deliverables

An outline of the work to be delivered and the timings associated with it is outlined below:

Objective	Timescale	Activities	Lead responsibility, and input	Reason for action
To encourage promotion of campaign messages by wider financial inclusion sector	By end of Jan 2011	Talk with Consumer Financial Education Body (CFEB), Transact, Citizens Advice and other relevant organisations to establish ways in which key messages can be incorporated into activity they currently deliver.	OFT	To raise awareness of the campaign messages and results of the campaign to date amongst related bodies. To ensure a legacy for the campaign.
	By end of Jan 2011	Use networks identified via meetings above to reach frontline workers to ensure Save Xmas messages are incorporated into existing work e.g. Transact website and bulletins etc.	OFT	To ensure key local organisations are aware of the campaign messages and existing Save Xmas material and that this is used where appropriate with consumers.
	By end of January 2011	Identify any organisations that wish to use the Save Xmas training materials and support them in this work.	OFT	To ensure key messages reach target audience.

<p>To raise awareness of the campaign messages on a national level amongst consumers</p>	<p>December 2010 – January 2011</p> <p>December 2010</p>	<p>Press release between Christmas and New Year highlighting the importance of saving.</p> <p>Target women’s weekly magazines with hints and tips for starting good savings habits in the New Year (using press release above)</p> <p>Provide a template press release to any relevant partners wishing to promote saving for Christmas at a local level.</p>	<p>OFT press office</p>	<p>To ensure that campaign messages reach target audience</p>
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OFT will:

- Ensure updates to the online toolkit to reflect any changes or developments over the past year. The toolkit will only be available to advice workers to download online, and will not be available to order in hard copy.
- Review and update the consumer advice leaflet to be downloaded online. A small print run of this leaflet will be considered if there is demand for it, given the target audience for the campaign often do not have access to the web.
- Provide copies of the Save Xmas DVD to front line workers where needed.

Evaluation and control

- Report to HMT on success of establishing partnerships with relevant organisations.
- Monitor any take up of advice materials amongst other organisations.
- Evaluate reach of the campaign messages to consumers by analysing press coverage achieved, take up of general advice materials, and hits to relevant Save Xmas pages on CD website or Direct Gov.