



Society of Grownups

ELEMENTS OF STYLE

INTRODUCTION

Hello, there!

If you're reading this, you're going to be writing or in some way creating content for Society of Grownups. We're very glad to have you help us usher Grownups confidently into adulthood.

We've created this handy doc so we can all be on the same page (no pun intended) about Society of Grownups written content and communications. Whether you're working on a blog post, an internal company document, an infographic, or other assignment, please use this guide to help us ensure unity and consistency across our messaging.

So before you start creating content for Society of Grownups, please read through this guide thoroughly. We suggest bookmarking this guide for easy reference. Here's a brief rundown:

- [INTRODUCTION](#)
- [SPELLING](#)
 - [Word Bank](#)
- [GRAMMAR](#)
- [TONE](#)

Good luck, and happy writing! Feel free to direct any questions to me at any time.

- Sarah Pascarella
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SPELLING

Refer to the Word Bank below for preferred spellings.

Otherwise, default to the first listed in [Webster's Collegiate Dictionary](#).

WORD BANK

WORD	NOTES
20-something, 30-something	Use numerals
401k, 403b	No parenthesis
9-to-5, 9-to-5 job	Use numerals
Canceled	One l
Checkup	One word, no hyphen
Counterintuitive	No hyphen
Day care	Two words
Debt-free	Always use a hyphen
Email	No hyphen
Every day (each day), everyday (commonplace, average)	
Grownups	Always capitalized
Homebuying	Always one word
Homeowner, homeowners	Always one word
Masters Program for Adulthood	No apostrophe in Masters
Millennial, Millennials	Always capitalized
Nonprofit, nonprofit organization	No hyphen
Renters insurance	No apostrophe



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Society of Grownups	No “the,” no punctuation
Take-home pay	Hyphenate
CERTIFIED FINANCIAL PLANNER™ professional	Link
CFP®	Link

GRAMMAR

We follow the [Associated Press Stylebook](#)—but not religiously. It’s OK to break the rules of grammar *occasionally* if the purpose is to sound more conversational, compelling, and human.

Here are a few examples of when it’s OK to be a little, well, non-traditional:

- **Start a sentence with a preposition or conjunction.**
Example: And yet, we still get squeamish when money is mentioned.
- **Add a colorful or humorous aside.**
Example: For starters, we don’t spend most of our time communicating around a formal dinner table with hyper-sensitive people (maybe you do—we’re not here to judge).
- **Include a sentence fragment.**
Example: And yet, we still get squeamish when money is mentioned. Turning down a weekend away with friends because the cost feels shameful.
- **Use they/their as a singular pronoun.**
Example: A lifelong learner Grownup feels comfortable in their financial situation, but is always looking to do better, save more, etc.

Now, back to the brass tacks. Here’s a brief primer on common grammar items:

ABBREVIATIONS

Use sparingly—especially if you think an abbreviation is unfamiliar to the reader. AP style prefers the use of periods: J.D., B.A., Ph.D., etc. Do not include a space between initials.

ACRONYMS

Spell out acronym titles on first reference and follow with the acronym in parenthesis. All proceeding references can be abbreviated.



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Example: The Internet Marketing Association (IMA) is one of the fastest-growing Internet marketing groups in the world. Irascible Gremlins created IMA back in 1985

AMPERSAND

Avoid in body copy unless part of a proper name or tagline. Use “and” instead.

Example: I went to Barnes & Noble to buy a book that wasn't on my Kindle.

Incorrect Example: I am going to Whole Foods because I need apples & flax seed.

APOSTROPHE

The possessive of a singular noun or name is formed by adding an apostrophe and s, unless the word ends in “s.”

Example: Charles Dickens' novels. The actress' scene.

BULLETS

Bullets in copy should, ideally, be one full sentence or less. If the bulleted line is a complete sentence, use punctuation. If the bulleted line is an incomplete sentence or just a word or phrase, no punctuation needed.

CAPITALIZATION

Avoid all caps; use italics instead for emphasis.

Example: This will save you big money.

Incorrect: This will save you BIG money.

COMMAS

We observe the serial or Oxford comma. In a series consisting of three or more elements, the elements are separated by commas. When a conjunction joins the last two elements in a series, a comma is used before the conjunction.

Example: We've got to eat these apples, bananas, and oranges.

Incorrect Example: We've got to eat these apples, bananas and oranges.

COMPANY AND PRODUCT NAMES

Follow an organization's conventions as to how it capitalizes and punctuates its names, paying special attention to intercaps, capital letters in the middle of the name, and punctuation. Never use “SoG” to refer to Society of Grownups.



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Example: eBay, HubSpot, YouTube.

DATES

Write out the full date in this order: [Month name] [Date], [Year]. If you do not wish to include the day, use this order: [Month name] [Year].

Example: I paid off my student loans on April 6, 1999.

ELLIPSES

Use sparingly within copy. Close spaces on either side of ellipses.

Example: We've never been taught how to have healthy conversations about money, so any disparity feels instantly polarizing and embarrassing.

EXCLAMATION MARKS

Use one exclamation mark to convey a tone of excitement within copy. Use sparingly: Generally limit use to one per paragraph.

Example: Harold tells us why looking over our bills closely can be quite rewarding!

HYPHENS VS. EM-DASHES VS. EN-DASHES

Use hyphens to link two words as an adjective.

Example: We sell award-winning products.

Use em dash with no spaces on either side of it when linking two thoughts. Also use em dashes for attributions to publications or authors.

Example: Once you understand how to save—how much and how long—you're just a few easy steps away from getting the retirement ball rolling.

Use an en-dash to represent a span or range of numbers, dates, or time. There should be no space between the en dash and the adjacent material. (Think of an en-dash as a substitute for “to” or “through.”)

NUMBERS



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Spell out cardinal numbers one through nine, and use numerals for numbers 10 and above. When a number begins a sentence, spell it out. Express large numbers in numerals followed by million, billion, and so forth. If expressing a number greater than 999 in numerals, use a comma. In titles, use numerals.

Example: She has nine cats, but she would like 90. One hundred would be too many. So would 5,000. One billion is out of the question.

PARENTHESIS

When a sentence is included within a parenthesis, make sure the punctuation stays inside the parenthesis, too.

Example: I love hot dogs! (My favorite type is the all-beef hot dog.)

But also note, if not a complete sentence (just an aside), the punctuation stays outside.

Example: I love hot dogs (especially all-beef ones).

PERCENT

Spell out the word “percent,” do not use the symbol (“%”).

PERIODS

Use a single space after periods and at the end of sentences.

PRONOUNS

When referring to a company, use the third-person singular pronouns “it” and “its.” A company is treated as a collective noun and requires a singular verb and a singular pronoun.

QUOTATIONS

When quoting a person, add punctuation inside the quotation mark.

SOCIETY OF GROWNUPS PRODUCTS AND/OR SERVICES

When referring to Society of Grownups products and services, aim to be as specific as possible (e.g., “Society of Grownups classes”, “financial appointments”, “digital calculators”, etc.). If you are speaking generally, refer to “Society of Grownups services”, “Society of Grownups offerings”, or “Society of Grownups classes and digital tools”.



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SUBHEADS

Capitalize every initial letter.

Example: Keep Your Spending in Check

TIME

Use cardinal numbers and AM and PM to indicate time. No space needed before or in between AM and PM.

Example: Checkups are offered on Fridays and Saturdays from 11:30AM to 5:30PM.

TITLES

Use Title Case to talk about class titles or other formal descriptions.

Example: Saving for Retirement Doesn't Have to Be Scary

TRADEMARKS AND SUPERSCRIPTS

When necessary, please use trademarks on first reference only.

Exception: CERTIFIED FINANCIAL PLANNER™ professional and CFP® require use of trademarks and registered symbols in every mention.

TO NE

At the highest level, Society of Grownups tone can best be described as *educated casual*.

Think of Society of Grownups tone as:

- *Relaxed but not thoughtless*
- *Professional but not corporate*
- *Friendly but not ingratiating*

In other words, we're **familiar enough to kid**. We can be tongue-in-cheek at times. Even wisecre. When writing about complex concepts, break them down into **easily digestible components**. (Think more paragraphs, shorter sentences.) All of our communication should feel **good-hearted and guileless**. Confident and well-informed, but not superior.



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To get a good sense of our tone, check out previous blog posts on the [Society of Grownups website](#).