



# Changing the Financial Futures of Young Adults

# Background



- AICPA is the national association of Certified Public Accountants
- Feed the Pig is an extension 360 Degrees of Financial Literacy
- Since 2004, through 360, we have reached millions of Americans through national and local outreach

# Feed the Pig Overview



- Partnership with the Ad Council
- Launched in 2006
- Targets 25-34 year olds
- Encourages these young adults to improve their financial behaviors and to increase savings
- Benjamin Bankes, “Spokespig”
- [www.feedthepig.org](http://www.feedthepig.org)

# Traditional PSAs



- National and localized TV spot
- Four radio spots
- Magazine and newspaper
- Web banners
- Billboards and bus stop posters

# Outdoor/Print



**It Takes Courage,  
But Saving Money  
Is Worth It.**



FeedThePig.org



AICPA



**Saving Money  
Can Lead To  
Bundles Of Joy.**



FeedThePig.org



AICPA



**Saving Money  
Can Lead To  
Lifelong Bliss.**



FeedThePig.org



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# Other Resources



- Campaign website
  - [www.feedthepig.org](http://www.feedthepig.org)
  - Weekly Savings Tips
  - Bi-monthly payday savings reminders
  - Articles, calculators, interactive tools
  - Mobile site
- Benjamin Bankes Facebook page
- Twitter: @feedthepig

# Making a Difference



- According to a study conducted by the Ad Council this Fall, individuals who have seen or heard a Feed the Pig PSA are more likely to change their financial behavior for the better.
- Thirty-seven percent of individuals that have seen or heard the PSAs say saving for their future is more important than buying things they want now verses 20% that have not seen or heard an ad.

# Making a Difference



- Respondents who recalled seeing or hearing the PSAs were more likely than those who had not to report that in the past six months, they have taken action to learn more about managing their finances. Reported activities include:
  - Discussing ways to save money with friends and family (84% vs. 67%)
  - Visiting a website to get more information about how to save money (62% vs. 34%)
  - Calling a toll-free number to get more information (32% vs. 4%)





# Making a Difference



- Respondents who recalled seeing or hearing the PSAs were more likely to claim they always take certain actions to save money, such as:
  - Keeping a budget of their expenses (33% vs. 19%)
  - Saving for long-term financial goals such as education, a house or retirement (30 vs. 18%)
  - Bringing a bagged lunch to work and/or eat leftover meals (29% vs. 21%)
  - Comparison shopping for the purchase of most items (49% vs. 23%)
  - Increasing savings when they receive a salary increase (27% vs. 16%)

# Changing Sentiments



Savings?

Why save?

Save but  
should I do  
more?

# Feed the Pig for Tweens



## TEACHER'S GUIDE



## Feed the Pig for Tweens

*A Financial Literacy Unit for  
4th, 5th, and 6th Grade Classes*



### Getting Ready to Teach

*As you prepare to dive into Feed the Pig for Tweens, here are a few additional tips for your consideration.*

#### Essential Questions

Upon completing this unit, students will be able to answer the following questions:

- What is responsible financial decision making?
- Why is saving important?
- How does saving help people reach their goals?
- Extensions: What is interest and how does it help money grow over time?

#### Teaching with Sensitivity

You know your students best. For classrooms where tracking the earning and spending of real money would be inappropriate, you may choose to have students use the Bankos Bucks and coins to "earn" money for performing different tasks in class. To simulate real-life financial decision making, you may set up a classroom store with items students can buy (i.e., stickers, snacks, pencils), and a class bank where they can deposit and save their earnings.

#### Prior Knowledge

Before beginning the unit, students should have a basic understanding of the following skills:

- Estimating sums and differences
- Writing monetary amounts
- Adding and subtracting decimals to the hundredth place
- Multiplying decimals up to the hundredth place (6th grade only)
- Differentiating between needs and wants

#### Additional Materials Needed

- Financial Journal (Notebook/Writing Journal)
  - Chart paper
  - Coins: pennies, nickels, dimes, quarters
- Optional:**
- Digi-blocks or other math manipulatives
  - Checkbook registers (available at local banks)—one per student

### Ongoing Activities

*The ongoing activities can span across the unit and all year long to reinforce important math and financial literacy concepts.*

#### The Great Piglet Challenge An Interactive Adventure in savings and Spending

Through this fast-paced and fun learning adventure, students are challenged to practice balanced and responsible financial decision-making skills while helping their piglet friends reach their financial goals. Introduce your students to The Great Piglet Challenge interactive web game at the beginning of the unit and then set it up as a center activity for the students to play often. To extend the learning beyond the classroom, encourage your students to play the game with their friends and family too.

#### Financial Journals

The Financial Journal can be created using a regular notebook. You may choose to allow students to decorate and title it, "My Financial Journal." The Journals can be used to record:

1. Students' computations, writing responses, and all other activities.
2. Their daily financial habits, including money earned/received, spent and saved. (See Teaching With Sensitivity, above.)

You may choose to have students use a checkbook register, available at any bank, for recording their daily financial habits.

Check #	Date	Payee	Amount	Balance

### Classroom Activities

#### ACTIVITY 1

#### Why Feed the Pig?

*Approximate Time: 1 class period*

#### Objectives

##### Students will:

- Define financial terms: spend, save and share
- Identify responsible and irresponsible financial decisions and their possible consequences
- Evaluate the results of a

**MATERIALS:** Financial Journals, chart paper, paper and pencil

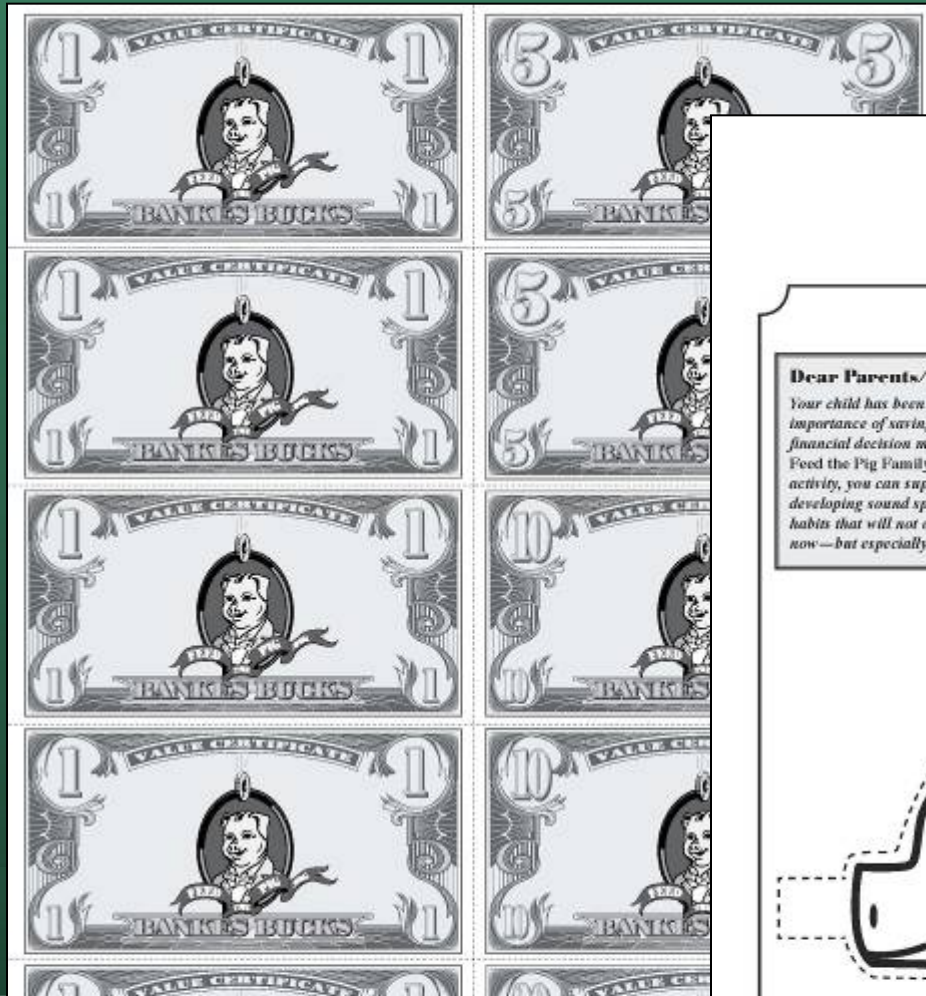
1. As a kick-off activity, ask students to respond to the following writing prompt in their Financial Journals: "What would you do with \$100? What would you do with \$1,000?"
2. Invite students to share their responses with the class. Record student ideas on chart paper, dividing them into three categories: spend, save and share.
3. Connect the discussion with questions and continue to add to



#### Teaching Tip

Use this activity as a diagnostic assessment of student attitudes and prior

# Bankes Bucks and Family Activity



## Feed the Pig

### Family Goal Setting

**Dear Parents/Caregivers:**  
*Your child has been learning about the importance of saving and responsible financial decision making. With the Feed the Pig Family Goal Setting activity, you can support your child in developing sound spending and saving habits that will not only benefit them now—but especially in the future.*

**Welcome to the Feed the Pig Family Goal Setting** – where families work together to save for a financial goal. It's really easy and the reward is great! Just follow these simple steps:

1. Pick a short-term goal everyone wants. It could be a family outing to enjoy ice cream sundaes, a night out at the movies, a new item for your home, a financial gift to a favorite charity, or something else you choose together.
2. Map out your plan to save the money, including how much you need for the goal and how much you need to save each week to reach the goal.
3. To make a piggy bank, glue the "Feed the Pig" cut-out so that it wraps around a can or jar.
4. Ready to get started? Let's Feed the Pig!

### Family Financial Goal

Amount Needed \$ <input style="width: 80%;" type="text"/>	Amount to Save Each Week \$ <input style="width: 80%;" type="text"/>				
<b>How much saved?</b>					
Week 1 \$ <input style="width: 60%;" type="text"/>	Week 2 \$ <input style="width: 60%;" type="text"/>	Week 3 \$ <input style="width: 60%;" type="text"/>	Week 4 \$ <input style="width: 60%;" type="text"/>	Week 5 \$ <input style="width: 60%;" type="text"/>	Week 6 \$ <input style="width: 60%;" type="text"/>
Grand Total \$ <input style="width: 80%;" type="text"/>					



Thank You!