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Feed the Pig: A Financial Literacy Program for Grades 4-6

American Institute of Certified Public Accountants. Financial Literacy Program

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AICPA Financial Literacy Program
10779 Bren Road East
Minnetonka MN 55343

Your Classroom Kit Is Here!



**A Financial Literacy Program
for Grades 4-6**

*Bring Math Skills to Life and Help
Your Students Learn How to Make
Money-Smart Decisions!*

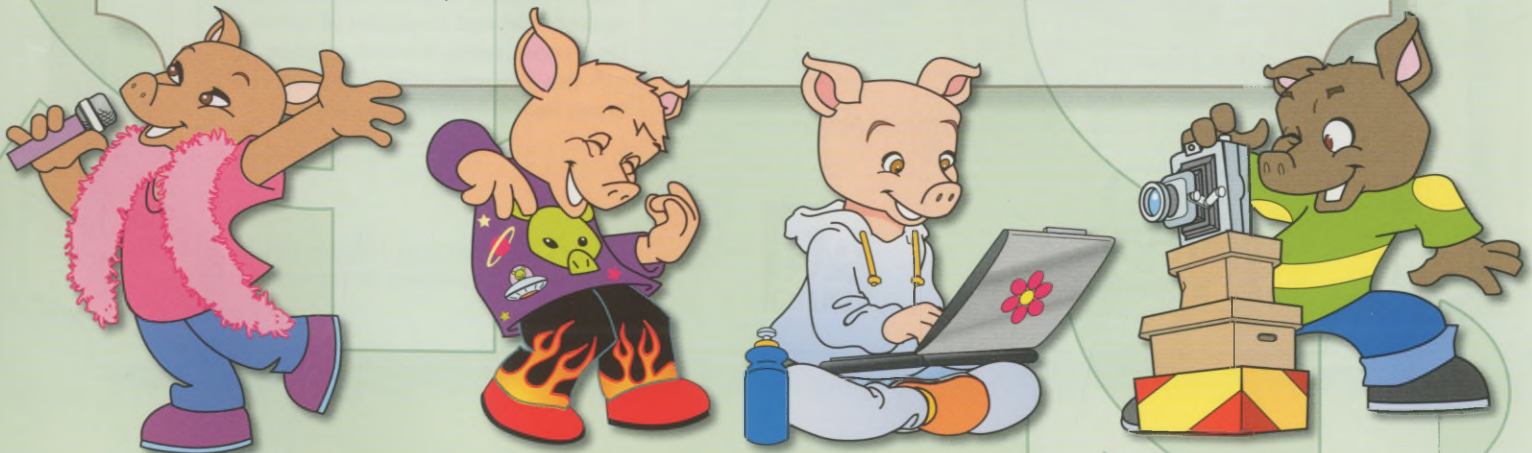
360degrees
of Financial Literacy
American Institute of CPAs

**Ad
Council**

TEACHER'S GUIDE



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



Dear Teacher,

Financial decision-making skills are critical for young people's life-skills development—not only for today, but also for the future. **As an educator, you have a unique opportunity to help your students develop these skills from a young age**—thus equipping them with the ability to make smart “big picture” decisions as they begin to save for education and other long-term needs and expenditures.

To make this challenge easier and equip you with teaching tools, the **American Institute of Certified Public Accountants (AICPA)** and the **Ad Council** have teamed up to create the **Feed the Pig for Tweens** program, a financial literacy unit for **4th-, 5th- and 6th-grades**. Through this cross-curricular learning adventure, your students will discover how and why to “Feed the Pig!” (piggy bank) as they develop sound saving and spending habits.

About the Program

Engaging classroom activities and a stimulating interactive Web game introduce your students to responsible financial decision making and **reinforce important math skills** with real-life application, like tracking expenses and balancing a checkbook.

Your students are joined in this learning adventure by the **Bankes Piglets**: 12 dynamic and diverse “savers” and “spenders.” Some of the piglets make responsible financial choices already . . . and some have a bit to learn. By analyzing the habits of these piglets and helping them make better financial decisions, students learn the importance of “feeding the pig!”

Through a **student-led outreach campaign** activity, students build lasting knowledge of key math and financial literacy concepts. In the culminating activity, **students are challenged to put the learnings together to create their own personal financial plans**.

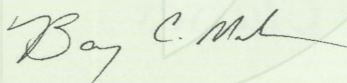
Completing the unit is a **family take-home activity** to extend the learning—and financial decision-making skills—into the home.

Teacher-developed, Standards-based

The *Feed the Pig for Tweens* program was developed with input from our **Teacher Advisory Board** in cooperation with the **National Council of Teachers of Mathematics (NCTM)**.

*We hope you find our program a valuable addition to your classroom
and wish you a wonderful and productive year.*

Sincerely,



Barry Melancon
President & CEO
American Institute of Certified Public Accountants

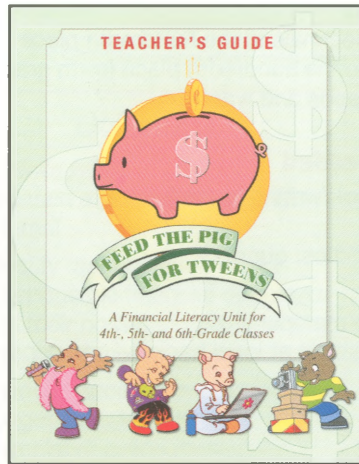
Your Feedback Matters to Us

Your feedback helps us to ensure an appropriate and engaging program. Upon completing the unit, **please fill out the program evaluation survey at www.FeedthePig.org/tweens**.



NATIONAL COUNCIL OF
TEACHERS OF MATHEMATICS

Components at-a-Glance



Feed the Pig for Tweens Teacher's Guide

Activity instructions, teaching tips, assessment rubrics, extension activities and hands-on tools make this unit easy to teach.



The Great Piglet Challenge: An Interactive Adventure in Saving and Spending

This fast-paced, animated interactive game features the Bankes Piglets and gives students the opportunity to try out their responsible financial decision-making skills in class and at home! To download or play online, go to www.FeedthePig.org/tweens.

Bankes Bucks

The Bankes Bucks reproducible sheet of cut-out play money offers students a hands-on learning experience.



Feed the Pig Family Goal

The *Feed the Pig Family Goal* take-home activity is a great way to involve the whole family in learning about the important financial literacy concepts your students are learning in class. Photocopy and distribute the *Feed the Pig Family Goal* handout to each student.

Bankes Piglet Cards

Twelve dynamic and diverse piglet characters, representing rural, suburban and urban settings, illustrate various spending and saving scenarios for the students to identify with and learn from. Students are challenged to help their piglet friends develop responsible financial habits.



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 Bankes 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 (e.g., 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 (sixth 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 Saving 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 online with their friends and family, too. (For game tips, see page 10.)

Financial Journal

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.

Number	Date	Transaction	Payment	✓	Deposit	\$ 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 financial decision

MATERIALS: Financial Journal, 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. Expand the discussion with questions and continue to add to the list:
 - In what other ways do people use money?
 - Why do people spend? Save? Share?
4. Then, introduce and review the *Essential Questions* (above) and the culminating activities, *Outreach Campaign* and *My Financial Plan* (pages 8–9).
5. Collect the Financial Journals and review.



Teaching Tip

Use this activity as a diagnostic assessment of student attitudes and prior knowledge of financial literacy concepts.

Before starting Activity 2, have students begin tracking their daily financial habits in their Financial Journals.

ACTIVITY 2

Meet the Bankes Piglets

Approximate Time: 1-2 class periods

Performance Task 1 at-a-Glance:

In cooperative learning groups, students discuss and analyze the financial decision-making habits of three Bankes piglets. This activity serves as a formative assessment of students' current understandings of key math and financial literacy concepts.

Objectives

Students will:

- Maintain a personal Financial Journal
- Identify responsible and irresponsible financial decisions and their possible consequences
- Evaluate the results of a financial decision and propose suggestions for improved financial decision making
- Develop an understanding of decimals expressed as money denominations
- Develop an understanding of, and fluency with, addition, subtraction and multiplication of decimals, as appropriate for grade level
- Work cooperatively in small groups

MATERIALS: Financial Journal, chart paper, Bankes Piglet Cards, Bankes Bucks, coins, paper and pencil

1. Open the activity by inviting students to share their journal responses from Activity 1. Then guide the discussion toward financial decision making. Ask:
 - What are some responsible and irresponsible ways to use money?

Use chart paper to start a running list of responsible and irresponsible financial decisions.
2. Introduce the activity and review the *Meet the Bankes Piglets* Rubric.
3. Form groups of four to five students each and give groups three Bankes Piglet Cards, making sure each group receives cards illustrating a range of personalities and habits.
4. Ask students to read about the piglets' hobbies, interests and financial habits. Then they should work together to answer the following questions:
 - What are some responsible/irresponsible ways in which the piglets use money?
 - Which piglet displays the most responsible financial habits?
 - What decisions could the piglets make to save money?
 - Use your Bankes Bucks and coins to compute how much money the piglets could save in a week, two weeks, and one month.
5. Allow each group to present its work and explain its reasoning. Continue the list of responsible and irresponsible financial decisions.
6. Wrap up the activity with a brief discussion and writing prompt:
 - Of all piglets, who made the most responsible financial decisions? The most irresponsible decisions?
 - Were you surprised by how much (or how little) money the piglets could save by making different decisions? Why?
 - What are some habits the piglets can change to be able to save more money?



Teaching Tip

You can use the piglets to introduce and expand the discussion about sharing. While some people donate money to a charity or cause, others may donate, or share, their time and energy. Challenge students to think about how they could share some of their time.

Meet the Bankes Piglets Rubric

Performance Element	0 points	1 point	3 points	5 points	Score
Teamwork	Group made no attempt to meet the objective	Few group members took part in the planning and presentation	Some group members took part in the planning and presentation	All group members participated in the planning and presentation	
Responsible Financial Decisions	Group made no attempt to meet the objective	Demonstrates limited understanding of responsible financial decisions	Demonstrates some understanding of responsible financial decisions	Demonstrates a clear understanding of responsible financial decisions	
Math Computations	Group made no attempt to meet the objective	More than a few computations are incorrect	Most of the computations are correct	Computations are correct	
			Points Possible: 15	Points Earned:	

ACTIVITY 3

Decimals as Dollars

Approximate Time: 1 class period

Objectives

Students will:

- Maintain a personal Financial Journal
- Explain and/or illustrate the connection between decimals and dollars/cents
- Develop an understanding of, and fluency with, addition, subtraction and multiplication of decimals, as appropriate for grade level

Activity Extension:

You may also choose to cover how decimals and dollars are related to fractions. Illustrate fractions using pie charts.

MATERIALS: Financial Journal, chart paper, Bankes Bucks, coins, paper and pencil
Optional: Bankes Piglet Cards, Digi-blocks or other manipulatives

1. Present a mini-lesson to review the relationship of decimals to dollars and cents. Model while explaining to students that dollars and cents are written using a decimal to separate dollars (whole numbers) from cents (fractions, or parts, of whole numbers).
2. Use the Bankes Bucks, coins and other manipulatives to illustrate various amounts and, as a class, do some addition, subtraction and multiplication (if appropriate) computations.
3. Allow students to practice computing decimals as dollar amounts independently and in small groups. Use dollar amount examples from the Bankes piglets and/or from students. For example: Carla buys a bag of beads for \$1.79 every week. How much does she spend on beads in one month?
4. Wrap up the activity with a writing prompt followed by a class discussion. Ask:
 - How are decimals related to dollars and cents?Encourage students to draw pictures, symbols and/or use manipulatives to illustrate their thinking.



Teaching Tip

If you haven't covered this part of the math curriculum yet, students may need extra support and/or additional instruction before moving forward with the activity.

Remember to make time each day to allow students to record their financial habits.

ACTIVITY 4

Needs, Wants and Comparison Shopping

Approximate Time: 1 class period

Objectives

Students will:

- Maintain a personal Financial Journal
- Identify responsible and irresponsible financial decisions and their possible consequences
- Develop an understanding of decimals expressed as money denominations
- Prioritize their own list of wants and needs
- Compare prices for the same item in two different stores
- Analyze a family member's values and attitudes about money as a child

MATERIALS: Financial Journal, chart paper, paper and pencil

1. Start the activity with a discussion about some responsible financial habits. Ask:
 - Can everyone afford to buy everything they need and want whenever they want?
 - What should come first, needs or wants? Why?
 - How do people make choices with limited financial resources?
 - What is comparison shopping and why is it a responsible financial habit?
2. Have students create a list of their own wants and needs and then prioritize them. Invite them to share as a class and discuss.
3. As a wrap-up, have students choose a need and a want and research where they can find the items for the best price.
4. Homework: Ask students to interview an adult family member about how he/she earned and used money as a child. Offer the following questions to get them started:
 - How did you get money when you were my age? (e.g., allowance, job)
 - What were your needs and wants? (e.g., lunch money, toys)
 - Did you save up for something special? How much was it and how long did it take you to save enough money?



Teaching Tip

Help students understand the importance of fulfilling needs before wants. Be sure to communicate that wants are also important and that using money responsibly can leave enough to buy some wants.

ACTIVITY 5

My Piglet's Financial Plan

Approximate Time: 1–2 class periods

Performance Task 2 at-a-Glance:

Working in pairs, students propose a short-, medium- and long-term goal for one piglet and then calculate the amount of earnings and savings needed to reach the piglet's goals. Finally, students create a plan for reaching the goals, making responsible financial decisions.

Objectives

Students will:

- Maintain a personal Financial Journal
- Define short-, medium- and long-term goals
- Create a financial plan to help one piglet reach his/her short-, medium- and long-term goals
- Compute the amount needed and the length of time required for meeting goals
- Work cooperatively with a partner
- **Optional:** Illustrate a financial plan using art materials and/or software

Activity Extension:

Use the piglets to explore various settings (urban, rural, suburban). Ask:

- *Which piglets live in an urban setting? Rural? Suburban? What clues support your thinking?*
- *How might the setting in which the piglets live affect their interests and hobbies? Wants and needs? Spending habits?*

MATERIALS: Financial Journal, Bankes Piglet Cards, paper and pencil
Optional: Art supplies (poster board, markers, magazines and periodicals, drawing software)

1. Open the activity with a brief class discussion about the family interviews. Ask:
 - What are some ways in which your family members earned/got money when they were children?
 - What did they need and want to buy?
 - Did they save up for something special? How long did it take?
 - What financial decisions did they make in order to reach their goals?
2. Direct the discussion to short-, medium- and long-term goals. Use examples from family interviews when possible. Start a list of goals on chart paper. Ask:
 - What is something you would really like to have now? In a few months? In the next few years?
3. Use student responses to help them define short- (next few weeks), medium- (next few months) and long-term (in a few years) goals. Ask:
 - What are some responsible financial decisions that can help you reach your goals?
 - What might you give up now to save for something in the future?
4. Introduce the activity and review the *My Piglet's Financial Plan* Rubric.
5. Working in pairs, ask students to create a financial plan for one Bankes piglet. Students should identify their piglet's short-, medium- and long-term goals, and then calculate how their piglet can reach the goals using the money he/she earns/receives.
6. Have students give a brief presentation to the class, describing the goals and their calculations.
7. Homework: Ask students to think about short-, medium- and long-term goals they would like to reach for themselves and find pictures to represent them. They may be pictures of the actual goal or a picture that symbolizes the goal. Students will need goal pictures later in Activity 8, *My Financial Plan*.



Teaching Tip

This is a good time to give a brief quiz to check for understanding of the relationship of decimals to dollar amounts and how to compute with decimals.

Allow students extra time to find pictures that represent their piglet's goals. They can draw, cut out pictures from magazines or periodicals, or use the Internet.

Encourage students to use the piglets' hobbies and interests to create medium- and long-term goals for their piglets.

My Piglet's Financial Plan Rubric

Performance Element	0 Points	1 Point	3 Points	5 Points	Score
Short-, Medium- and Long-term Goals	Pairs made no attempt at meeting objective	Plan is missing some goals and/or goals lack clarity/ reason	Plan includes somewhat clear and reasonable goals	Plan includes clear and reasonable goals	
Responsible Financial Decision Making	Pairs made no attempt at meeting objective	Plan does not demonstrate responsible financial decision making	Plan demonstrates some responsible financial decision making	Plan demonstrates responsible financial decision making	
Math Computations	Pairs made no attempt at meeting objective	Calculations are mostly inaccurate; many mistakes	Calculations are somewhat accurate; some mistakes	Calculations are accurate; few or no mistakes	
Teamwork	Pairs made no attempt at meeting objective	Pairs had difficulty working without conflict; much teacher intervention needed	Pairs worked together with some conflict; teacher intervention	Pairs worked together with little or no conflict; no teacher intervention	
			Possible Points: 20	Points Earned:	

ACTIVITY 6 Outreach Campaign

Approximate Time: This activity can be started in class and completed at home.

Performance Task 3 at-a-Glance:
Working independently, students create an outreach campaign to teach their chosen audience about the importance of saving and responsible financial decision making.

Objectives

Students will:

- Maintain a personal Financial Journal
- Design an outreach campaign that is appropriate for the chosen target audience
- Describe and illustrate how saving helps people reach their goals
- Identify and illustrate responsible and irresponsible financial decisions and their possible consequences
- Develop an understanding of decimals expressed as money denominations
- Develop an understanding of, and fluency with, addition, subtraction, and multiplication of decimals, as appropriate per grade level

MATERIALS: Financial Journal, previously completed activities (for reference), art supplies

1. Start the activity with a brief class discussion to review the benefits of saving and examples of responsible and irresponsible financial decisions. Start a list of students' ideas.
2. Ask students to think about and choose the target audience they would like to educate through an outreach campaign. Some suggestions are: younger students, their peers, or adult family members.
3. Invite students to brainstorm ideas for the outreach campaigns. Some ideas are: a brochure, poster, Web page, or a children's story.
4. Next, ask students to think about the interests of the target audiences. Record their ideas. Ask:
 - What are some interests of children your age? Younger? Adults?
 - How would you teach a 2nd-grade class about the importance of saving?
 - What are some ideas for creating an outreach campaign for other 4th-, 5th- or 6th-grade students?
 - How would you explain the importance of saving and responsible financial decision making to your adult family members?
5. Have students work independently to create an outreach campaign to teach their selected audience about the importance of saving and making responsible financial decisions. Students should focus on how saving helps people reach their goals, and illustrate some responsible financial decisions they've learned about.
6. Review the *Outreach Campaign* Rubric and remind students to use the rubric as a checklist as they work.
7. Once completed, have students present their campaigns to the class. Remind the class to listen to and take notes about each presentation so they can provide constructive feedback.
8. Allow students to make revisions incorporating peer feedback.



Teaching Tip

You may choose to begin this activity earlier in the unit and allow students to develop their outreach campaigns over a longer period of time. This activity can easily be modified to become an in-class activity.

Outreach Campaign Rubric

Performance Element	0 Points	1 Point	3 Points	5 Points	Score
Target Audience	Student made no attempt to meet objective	Presentation is not appropriate for the target audience	Presentation is somewhat appropriate for the target audience	Presentation is appropriate for the target audience	
Presentation Organization	Student made no attempt to meet objective	Presentation lacks clarity and is not easy to understand	Presentation lacks some clarity and/or is not easy to understand	Presentation is clear and easy to understand	
Importance of Saving and/or Responsible Financial Decision Making	Student made no attempt to meet objective	Presentation lacks communication of importance of saving and/or responsible financial decision making	Presentation somewhat communicates importance of saving and responsible financial decision making	Presentation clearly communicates importance of saving and responsible financial decision making	
Creativity/Originality	Student made no attempt to meet objective	Presentation demonstrates some creativity and originality	Presentation lacks some creativity or originality in design	Presentation demonstrates creativity and originality in design	
				Points Possible: 20	Points Earned:

ACTIVITY 7

Visit from a Certified Public Accountant

Approximate Time: 1–2 class periods

Objectives

Students will:

- Maintain a personal Financial Journal
- Demonstrate listening skills
- Explain why saving is important
- List examples of financial decisions and their possible consequences

MATERIALS: Financial Journal

ADVANCE PREPARATION

Talk with students about the role of Certified Public Accountants. Arrange for a local CPA to visit the class to talk about the importance of savings in reaching financial goals. Ask the CPA to describe a personal financial plan and a budget.

1. Have students listen to and question the speaker about responsible financial decision making and the importance of saving. For example, they may ask:
 - Why do people save?
 - What do the people you work with save for?
 - Where do they put their savings?
 - Why is saving hard for some people?
2. As a wrap-up, have students respond to the following writing prompt in their Financial Journals: Why is saving important? What are three financially responsible decisions you can make with your money?



Teaching Tip

AICPA member state societies are available to help you connect with a local CPA and arrange a classroom visit. Go to www.FeedthePig.org/tweens for more info.

ACTIVITY 8

My Financial Plan

Approximate Time: 2+ class periods

Performance Task 4 at-a-Glance:

In this culminating activity, students are challenged to create a personal budget, including goals, a plan for attaining goals, and demonstrating responsible financial decision making.

Objectives

Students will:

- Evaluate their personal Financial Journals
- Set measurable and realistic personal short-, medium- and long-term financial goals
- Create a financial plan for reaching their goals
- Evaluate the results of a financial decision

MATERIALS: Financial Journal, Bankes Bucks, coins, completed *My Piglet's Financial Plan* activity (for reference), and goal pictures from Activity 5

1. Ask students to review their Financial Journals and reflect on the financial decisions they made over the course of the unit. Allow students to share. Ask:
 - Have you noticed changes in your decision making since the beginning? Improvements?
 - What habits would you like to change?
2. Introduce the activity and review the *My Financial Plan* Rubric. Explain that they will evaluate their own work and can use the rubric as a checklist. Encourage students to aim to achieve all points possible.
3. Encourage students to use their Financial Journals and other activities to help them create their own personal financial plan. Ask:
 - How much do you want to save?
 - What are your goals? (short-, medium- and long-term)
 - How will you earn/receive money?
 - How will you save it?
 - How much do you need to save to reach your goals?
 - How long will it take?
4. When they've completed the activity, have students complete a self-assessment using the rubric. Allow them to make revisions before submitting the assignment.



Teaching Tip

Encourage students to review their financial plans periodically and make needed adjustments in order to reach their goals.

My Financial Plan Rubric

Performance Element	0 Points	1 Point	3 Points	5 Points	Score
Source of Income, Goals and Savings	Student made no attempt to meet the objective	Plan lacks more than one element	Plan lacks source of income, goals or savings	Plan includes a reasonable source of income, goals and savings	
Responsible Financial Decision Making	Student made no attempt to meet the objective	Plan does not demonstrate knowledge of responsible financial decision making	Plan demonstrates some knowledge of responsible financial decision making	Plan demonstrates knowledge of responsible financial decision making	
Math Computations	Student made no attempt to meet the objective	Math calculations contain many mistakes	Math calculations are mostly accurate	Math calculations are accurate	
Realistic and Attainable	Student made no attempt to meet the objective	Plan is not realistic or attainable; many revisions needed	Plan is somewhat realistic and attainable; some revisions needed	Plan is realistic and attainable; little or no revisions needed	
			Points Possible: 20	Points Earned:	

My Financial Plan Activity Extension:

The following extension can be incorporated after, or as part of, Activity 8, depending on students' understanding of calculating percent of a number.

1. Talk with students about different types of savings accounts. Explain the difference between simple and compounded interest. Present a lesson on calculating the interest growth (Annual Percentage Rate) on a savings account. Model how to compute interest earnings (using various percentage rates and comparing simple and compounded interest).
2. Have students calculate how much interest their piglet's savings account would accumulate over six months, one year, 10 years, etc. (using various percentages and types of savings accounts). Advanced students can calculate compound rates.
3. Have students revise their personal financial plans to reflect the interest growth of their savings.
4. Invite students to discuss how money grows in a savings account. Discussion questions: Why is interest rate important? How does interest growth on your savings affect the amount of time it takes to reach your goals?
5. Ask students how their behaviors may change after having learned about interest.

Additional Extension Ideas:

- **Have students continue to record their daily financial habits** throughout the year, and periodically revisit and reflect on their personal financial plans.
- **Start a Savings Club.** Calculate the total amount of money the students want to save and make it a class goal. Each week add up the amount saved by each student. Students can watch as they steadily grow their combined savings and get closer to the class goal. If realistic, you may choose to calculate the amount of time needed to meet the class goal and plan a celebration for when they reach it. Students will be inclined to support each other in making responsible decisions if it's a community effort!
- **Review students' Financial Journals periodically** and offer encouragement for responsible financial decision making. You may choose to use smiley stickers to reinforce positive decisions. For example, when a student writes that he passed up a gumball machine and saved the 50 cents, reward him with a smiley sticker!

The Great Piglet Challenge

An Interactive Adventure in Saving and Spending



This fun and challenging online game will have your students coming back to play time and time again! Here are a few tips for using the game in the classroom:

- **The Great Piglet Challenge Center:** Download the game to all of your desktop computers so that more than one student can play at one time. You can download the game at www.FeedthePig.org/tweens.
- **Make Responsible Decisions:** Remind students to compare prices for items they want or need before buying them. Buying an item at the lowest price will help increase students' scores!
- **Strive for Mastery:** Encourage students to work toward the best score possible. Once they've mastered one piglet's save and spend challenge, have them move on to a different piglet!
- **Printable Game Summary:** A printable game summary helps students to assess their performance and set goals for subsequent rounds of play. Have students print out their game summary, then confer with them individually to discuss what they are learning about making responsible financial decisions and the importance of saving.

Feed the Pig



Family Goal

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 activity, you can support your children 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 –

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

\$

Amount to Save Each Week

\$

How much saved?

Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

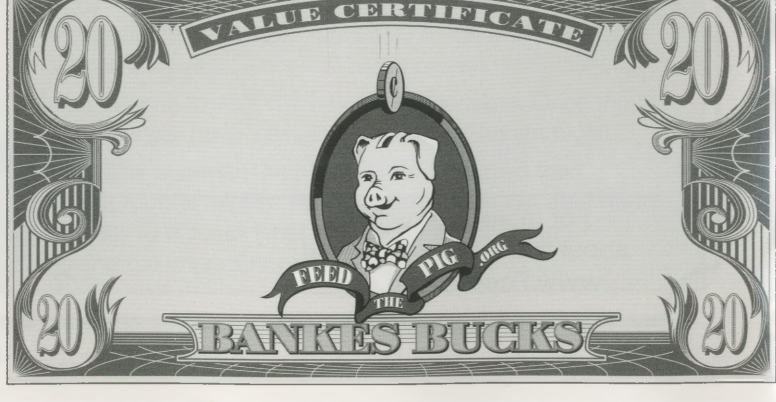
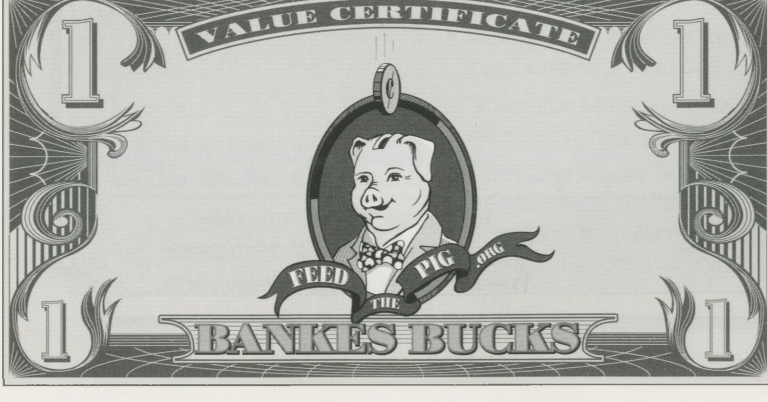
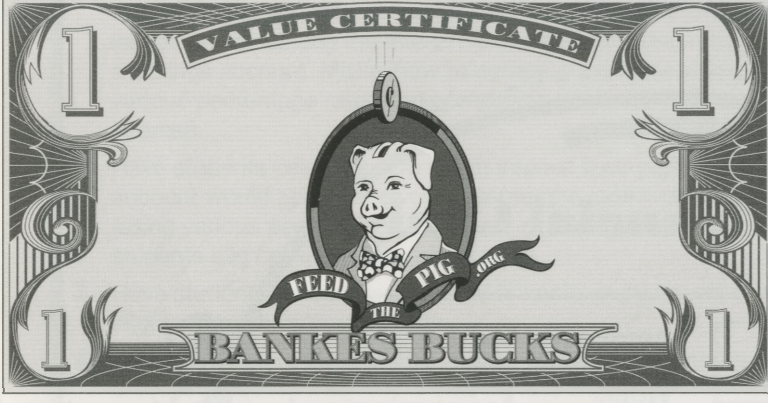
Grand Total

\$

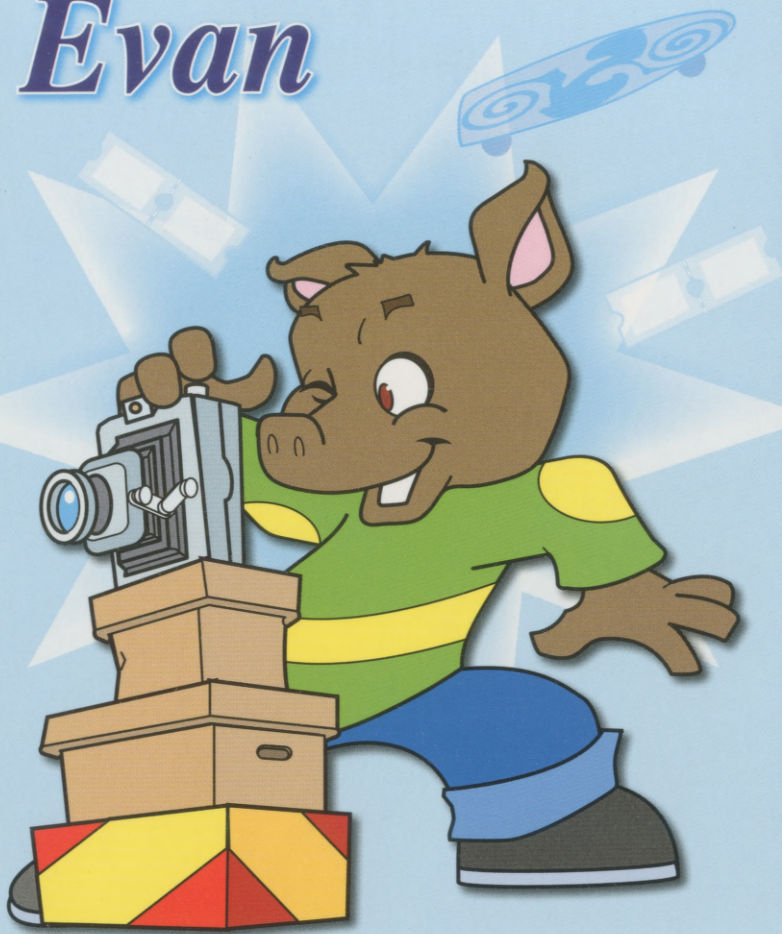
For more information about financial literacy, visit www.FeedthePig.org.



For more family fun, play *The Great Piglet Challenge* at www.FeedthePig.org/tweens.



Evan



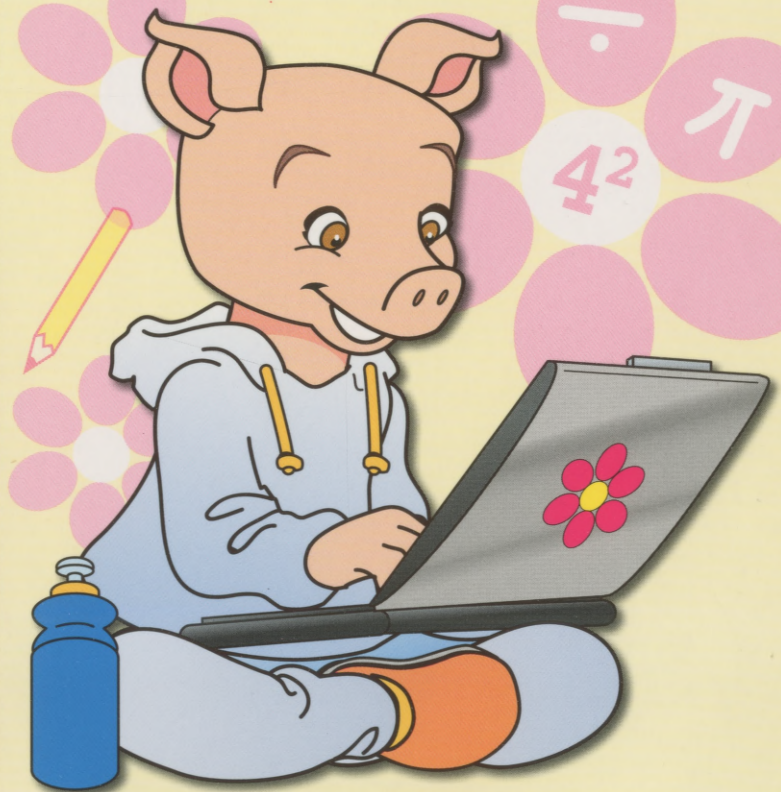
Carrie



Jake



Madison





Carrie

Interests: Animals—loves dogs, cats, rabbits and horses; Collecting miniature animal figurines; Playing outside

Hobbies: Horseback riding; Walking dogs from the local animal shelter with her father; Playing outside with friends

Spending Habits: Doesn't spend money very often, but likes to buy figurines

Short-term Goal: A rabbit, its cage and supplies

Favorite Cause: Helping care for shelter animals

Carrie loves animals and dreams of becoming a veterinarian when she grows up. One of her favorite activities is walking dogs at the animal shelter in town with her dad. She's planning to help out at the animal shelter's fundraising fair in the spring.

Once a month, Carrie gets extra money for helping out at the horse stables down the road or for feeding the neighbors' cats when they aren't home. She also gets a weekly allowance. One day, while out shopping with her mom, she saw miniature toy horses and bought them all—three ponies for \$2.00 each and four horses for \$3.00 each.

Now Carrie's not sure she'll have enough money to get what she really wants: a pet of her own to take care of. With a cage and water and food bowls, she'll need \$70.

Income: Earns \$15/month helping out at horse stables or feeding neighbors' cats; Weekly allowance of \$8

Current Savings: \$27.35



Evan

Interests: Photography; Arcade games; Skateboarding; Making new friends

Hobbies: Taking pictures; Playing arcade games; Meeting new people; Practicing skateboard tricks with his sisters

Spending Habits: He spends money easily and quickly; He often buys things for other people, and rarely has money saved up

Short-term Goal: A digital camera

Favorite Cause: Visiting nursing homes during holidays with his after-school service-learning club

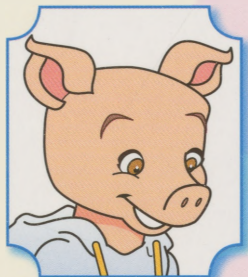
Evan likes people and makes friends—young and old—everywhere he goes. Around the holidays, he visits senior citizens at a nearby nursing home with his after-school club. He enjoys taking pictures of people and things and dreams of becoming a professional photographer one day. Recently, Evan submitted a photo to a contest and is hoping to win the grand prize of \$100.

Evan and his sisters spend weekends at their dad's house. They like to ride their skateboards to the arcade and win tickets they can trade for prizes. His dad gives him money to play, but he always spends at least \$6 more on extra tickets—he likes to get the biggest, best prizes!

Evan would like to buy a digital camera. The camera he'd like costs \$119.75. But it's tough for him to save any money. For Evan, money seems to go as fast as the film in his camera.

Income: Weekly allowance of \$8 from Dad; Weekly allowance of \$10 from Mom

Current Savings: \$8



Madison

Interests: Gymnastics; Math; Running and racing; Computers; Art

Hobbies: Loves to run, and is the fastest runner in her grade; Learning new programs and teaching others about computers; Drawing

Spending Habits: Doesn't spend much money; Pays for her bus fare sometimes

Short-term Goal: Art software program

Favorite Cause: Helping physically challenged children learn and play games on computers at the library

Madison is a math whiz and loves anything that has to do with computers. She knows a lot about computers, so she's the expert in her family. Once a week, Madison takes the bus downtown (\$1.40 each way) to volunteer at the library helping children learn about computers. She's also the fastest runner in her grade! Her team always wins relay races at recess.

Between her gymnastic practices and school, Madison doesn't have much time to spend money. In fact, she has saved most of her birthday money for the last two years. She buys something after she's compared prices.

Madison would like to buy an art software program for \$69.98. She has enough money to buy it, but she wants to keep at least \$30 in her savings so she can help pay for her gymnastics tournament this summer. Luckily, her birthday is next week and she'll get \$50 from her relatives.

Income: \$50/year in gift money from relatives

Current Savings: \$75.00



Jake

Interests: Music; Movies; Space museum; Playing in the park

Hobbies: Going to the movies; Practicing guitar and piano; Making up new songs for his future band; Visiting the space museum

Spending Habits: Spends money on things that are cool, like his favorite music band or whatever is "in" at the moment

Short-term Goal: An electric guitar

Jake dreams of being a rock star. He's a good guitar and piano player and he loves to practice. He also likes to visit the space museum, where he buys cool space gadgets. They cost between \$5 and \$8 each. Jake knows all about the planets and stars and would like to visit Mars someday!

Some weekends, Jake takes the subway to go meet friends at the movies. The roundtrip fare is \$4. He and his friends always go to the matinee show (\$4) so they have money left for snacks, too. Jake also likes to buy CDs. They cost about \$12.99 each.

One day, Jake would like to get an electric guitar, which he's seen for \$129, but he has trouble saving money. He also wants to save money for space camp this summer.

Jake wonders if there is some way he could save money so he can buy the electric guitar and go to space camp.

Income: Weekly allowance of \$20

Current Savings: \$0

Anna



Clayton

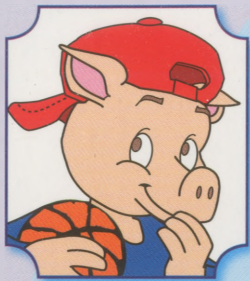


Noah



Carla





Interests: Any kinds of gross tricks and games; Music; Video games; Basketball

Hobbies: Playing video games and basketball; Buying music; Listening to music; Hanging out with friends; Playing jokes on sisters and mom

Spending Habits: Wants to save money but he spends money often

Short-term Goal: An MP3 player

Clayton

Clayton is a practical joker! He loves to play jokes on his family and friends and he always seems to have a new funny trick—like something gross that he'll leave on the floor and wait for someone to see it and say, "Yuck!"

Clayton loves music almost as much as tricks. He buys one new CD every month (\$12.99). He dreams of getting his own MP3 player one day, which costs about \$100. He also would like to go to basketball camp next summer.

But Clayton never seems to have anything left over from his birthday money or allowance. Maybe it's the chips and candy he buys every day after lunch (\$0.79)—or the funny tricks he buys at his favorite toy store every week, which cost \$3.69 each.

Even when his Dad asked him to pick up some milk at the store one day, he bought a toy first—and then he didn't have enough for the milk. Oops!

Income: \$75/year in birthday money from grandparents; Weekly allowance of \$10

Current Savings: \$0



Interests: Crafts; Beaded jewelry; Scrapbooks; Soccer

Hobbies: Playing soccer; Watching professional soccer games on TV; Making jewelry and other crafts with beads

Spending Habits: Likes to buy beads and bead supplies at the craft store

Short-term Goal: Go to a Professional Pig League Women's Soccer game with her best friend

Carla

Carla loves to make things! She likes to work alongside her dad in his workshop, where he makes wood furniture and she makes bracelets, necklaces, and other crafts. On the weekends, she travels with him to craft fairs, where they both make money selling their art. She usually makes at least \$15 on each trip!

Carla also loves soccer. In fact, she dreams of going to a professional soccer game one day with her best friend. But she needs to save up for the tickets—\$60 for two. A lot of her money goes toward buying beads and other supplies for her crafting projects. They're not expensive—\$1.79 for a bag of good beads and \$4.55 for string and clasps—but when you buy supplies every week, it adds up fast.

Carla's dad packs her lunch every day and usually gives her \$5 a week for snacks or other fun stuff.

Income: Dad packs her lunch and gives her \$5/week for snacks; Earns \$15.00 selling her crafts at weekend craft fairs

Current Savings: \$34.64



Interests: Reading; Writing stories; School; Seeing plays; Singing

Hobbies: Taking art classes at the museum; Creating skits with her friends; Playing hopscotch and tag

Spending Habits: Likes to buy herself small, inexpensive items from the museum's gift shop

Short-term Goal: Acting and singing classes

Favorite Cause: Working with younger piglets in the Piglets' Club of America.

Anna

Anna has a flare for drama! She likes acting, reading, and writing stories and plays. She also likes to go to the playground with friends, where they draw with sidewalk chalk and play hopscotch and tag.

After going to a free concert in the park this past summer, Anna became interested in singing. She's saving her birthday money and she'd like to take acting and singing classes. But classes aren't cheap—\$248 for an 8-week session!

As part of a youth program, Anna takes free art classes at the museum every weekend. She loves the museum gift shop and always buys herself something small with her allowance—like a fancy pen or a magnet (\$4.50). The rest of her allowance money pays for snacks and the bus ride.

Anna's parents said they would contribute half of the cost for her classes. She wishes there were a way to save more money so she could reach her goal faster.

Income: \$75.00/year in birthday money from aunt and grandfather; Weekly allowance of \$12

Current Savings: \$75



Interests: Sports; Reading sports magazines; Riding his bike; Tour de France bike race

Hobbies: Playing all sports! He plays in the local league for the sport they offer each season (soccer, basketball, baseball); He also competes in some junior bike races.

Spending Habits: Likes to spend money on trading cards for all sports and sports equipment

Short-term Goal: A racing bike

Noah

Noah loves sports: playing sports, reading about sports, and watching sports. He likes to buy trading cards, magazines and equipment, like a new basketball. He always shops around before purchasing anything. That way, he can get the lowest price. But still, he spends about \$5.00 a week on sports stuff.

Noah's working to save some of his money for something big that he really wants: a racing bike! The one he wants costs \$89.99. He dreams of racing in the Tour de France one day. When he's out on his paper route, he likes to pretend he's crossing the finish line taking first place! During the summer, Noah's parents ask him to contribute \$10 a month toward his park membership fee, where he plays sports and gets math tutoring. He needs to make sure he has that money set aside so he doesn't spend it on other fun things.

Income: Earns \$40/month for his paper route

Current Savings: \$30.00

Hayley



Michael



Maurice



Emma





Interests: The outdoors and nature; Camping; Biking; Hiking; Piglet Scouts

Hobbies: Going biking and hiking with friends; Fishing with mom; Earning Piglet Scout badges

Spending Habits: Likes to buy treats after school every day and often doesn't have much money saved

Short-term Goal: A tent for camping

Favorite Cause: Helping at the park by working on cleanup days

Michael

Michael looks forward to getting outdoors every day. And it's no wonder! He's great at finding his way in the wilderness and is an enthusiastic Piglet Scout. He's been a Scout for four years and has more badges than he can fit on his uniform!

Michael dreams of becoming a park ranger when he grows up. He volunteers at "Park Cleanup" days, picking up litter. He tries to get his friends involved, too, so they can really make progress in keeping the park beautiful.

Michael also loves to go biking and hiking with friends, and to go fishing with his mom on weekends. On his way home from school every day, he likes to buy juice, which costs \$0.85, and snacks, which cost \$1.25.

Michael would like to buy a tent and go camping in the mountains. He's looked around and the lowest price he found was \$69.99 . . . But he finds it hard to save any money.

Income: Weekly allowance of \$10; Dad plans on giving him \$40 next week for helping to build a shed and a deck on the side of the house

Current Savings: \$0



Interests: Clothes; Makeup; Fashion; Dance

Hobbies: Ice skating; Going to the movies with friends; Talking on the phone; Making up dance routines

Spending Habits: Spends money on fashion accessories, makeup and going to the movies with friends

Short-term Goal: The newest and coolest cell phone

Favorite Cause: Working with younger piglets in the Piglets' Club of America

Hayley

Hayley can't wait to grow up and have a career in the fashion industry! She likes makeup, clothes, and shoes. She also loves to dance. Hayley goes to the movies (\$8) or the ice-skating rink (\$12) with friends twice a month.

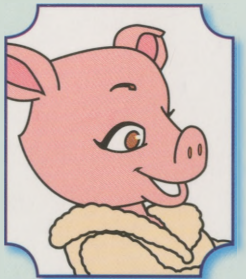
On the bus ride to school, Hayley reads fashion magazines and when she sees an ad for something new, like a new bracelet (\$2.99) or lip gloss (\$0.99), she'll buy it right away! That may explain why she hasn't saved much money.

Hayley wants to start babysitting like her older sister, but her mom said she has to wait until she's 13 and that's still five months away. Then she can start her own babysitting business and sit for all the younger kids in her apartment building. So, for now, she earns \$12 a week helping her sister.

She really wants to save up to buy a cell phone that can take pictures. The one she wants costs \$79.99.

Income: Earns \$12/week helping her sister babysit; Mom gives her \$5 on Sundays for snacks for the week

Current Savings: \$3.92



Interests: American Piglet dolls; Sewing clothes; Playing jump rope

Hobbies: Sewing clothes for her dolls; Collecting dolls and other toys; Playing tag and Double Dutch outside with friends

Spending Habits: Spends money as soon as she gets it on anything from the American Piglet collection

Short-term Goal: A sewing machine

Favorite Cause: Collecting toys for children who don't have toys of their own

Emma

Emma loves to sew. Her grandfather works as a tailor in the city, and sometimes he brings leftover fabric home for her. With help from her mom, she sews clothes for her dolls. Someday, she'd like to make clothes for herself and her friends! When she's not busy playing with her doll collection, Emma likes to play outside with friends. She's becoming quite a Double Dutch jump-roping expert!

Emma gets an allowance for helping around the house, but she spends most of it on her American Piglet doll collection. She buys small things—a hat one day for \$3.95, a pair of shoes the next for \$4.95, a new dress for her best doll for \$8.95—and her collection is great! She doesn't compare prices, either—she sees something she wants and gets it right away!

Emma can't seem to save much money, so she doesn't have a lot to put toward her dream purchase: her own sewing machine. A used one costs around \$60.

Income: Earns \$10/week for helping around the house

Current Savings: \$15.00



Interests: Collecting things; Chess and checkers; Miniature golf; Airplanes and aviation

Hobbies: Collecting old coins and stamps; Playing chess and checkers; Building model airplanes; Spending time with his big brother

Spending Habits: Saves most of his money, but sometimes forgets where he put it

Short-term Goal: A remote-control airplane

Maurice

Maurice is good at collecting—old coins, stamps, and money too! He likes to play chess and checkers with his best friend. He also likes to build model airplanes—so far, he has five in his collection. Maurice likes to watch movies about airplanes. To save money, he borrows movies from the library.

Maurice's big brother is in college. When he comes to visit, they like to play miniature golf together. Although Maurice is good at saving money, he's not good at keeping it safe—he can't remember where he put a gift of \$25.00 his grandfather gave him last month.

When his mom sends him to the store, Maurice buys what she put on the list first, and if there's anything left over, he'll buy something small for himself.

He really wants to buy a remote-control airplane, but unless he can find a safe way to keep track of his money, he may never have enough. He needs \$79.00 for the one he wants.

Income: \$25/year in birthday money from grandfather; Monthly allowance of \$32

Current Savings: \$35.86

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