



**Benjamin
Banks**

Feed the Pig

New Feed the Pig™ PSA Campaign Encourages Young Working Americans to Save

Latest component of 360 Degrees of Financial Literacy zeroes in on 25-34 year olds

By extending the reach of the CPA profession's award winning 360 Degrees of Financial Literacy initiative the American Institute of Certified Public Accountants, the state CPA societies and the Ad Council hope millions of young working Americans will Feed the Pig™.

The campaign's icon, Benjamin Banks, the traditional childhood piggy bank transformed into an attention-grabbing icon, inspires 25-34 year olds to reignite the savings habit by taking small, easy steps to take control of their finances.

Through a variety of media, including TV, radio, print, Web, digital and outdoor

advertising such as billboards and bus kiosks, the campaign's call to action, Feed

the Pig, reinforces the message to young working Americans to get reacquainted with the piggy bank concept and to save and build long-term financial security.

To begin taking these small steps, the target audience can find free financial information and tools by visiting a new Web site, www.FeedthePig.org. Like the PSAs, the Web site focuses on the long-term financial benefits of small changes in every day behavior and provides specific advice on how to get "unstuck."

Feed the Pig Advice 25-34 year olds can bank on!

The campaign's Web site www.FeedthePig.org provides a variety of resources including these small, easy steps for building up savings:

- cook a big meal on Sunday and enjoy the leftovers for lunch
- choose credit cards with cash back rewards and no fees
- dust off your library card and watch DVDs for free
- see if your health insurance covers your gym dues
- use in-store grocery savings cards
- quit smoking for your budget and your health



Statistics indicate that the financial behaviors of Career Builders, as this group is called, while less established, tend toward debt accumulation. More working time before retirement means that their current financial decisions have a greater impact (positive or negative) on their long-term financial security. Also, this group is often experiencing milestone events such as getting married, having children and caring for aging parents. These are critical life stages requiring specific financial knowledge and actions.

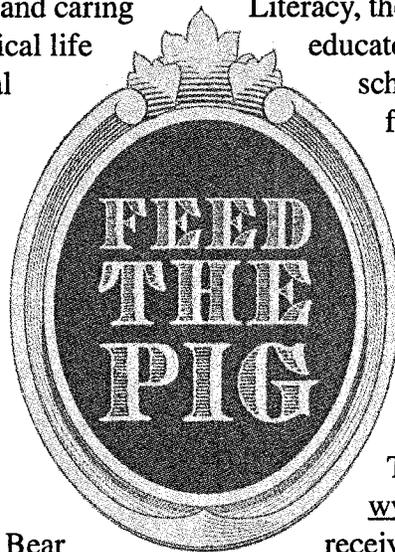
**Memorable Campaigns.
Outstanding Results.**

By garnering the pro bono services of ad agencies, print and broadcast media, the Ad Council has been mounting public service advertising for over 60 years. Benjamin Bankes is the latest in a number of Ad Council icons including Smokey Bear and McGruff the Crime Dog. Many of the Ad Council's previous efforts feature slogans that have become a part of the American vernacular, including "Only you can prevent forest fires" (for the U.S. Forest Service) and "A mind is a terrible thing to waste" (for the United Negro College Fund).

"With a history of successful campaigns like these, the AICPA determined that the Ad Council was the ideal partner to tackle the growing problem of financial illiteracy in America" says Jimmy Williamson, AICPA Chair of the AICPA Board of Directors, "We believe that this campaign is going to be the latest success in our financial literacy program. Feed the Pig is a call to action for young adults to take control and improve

their futures," said Dan Vuckovich, MSCPA President. "With this message, the accounting profession can make a huge difference in the financial lives of millions of young adults: a difference that will pay off for the rest of their lives."

The Feed the Pig campaign builds on the success of 360 Degrees of Financial Literacy, the profession's pro bono effort to educate the American public, from school children to retirees, on financial topics that apply specifically to their stage of life. Since launching in May 2004, the 360 effort has achieved over 500 million media and outreach exposures through the combined efforts of the AICPA, state CPA societies and thousands of CPA volunteers.



The Web site, www.360financialliteracy.org has received more than 13 million hits.

The national program has been honored with 10 awards including the American Society of Association Executive's 2005 Summit Award. Local financial literacy efforts in Montana include presentations to hundreds of high school students across the state on topics such as "The Cost of Credit Cards", "Getting Wheels" and "How to Live on Your Own Without Moving Home in a Week". These presentations, made by CPAs, are available for free to any high school class in Montana. "We anticipate making at least 50 of these presentations this school year," reported MSCPA President Vuckovich. "Educators have been very welcoming and it's a source of pride among CPAs that we can offer such valuable resources to our kids."



FEED THE PIG™



REGIONAL STATISTICS *FROM THORNBERG/HAVEMAN REPORT*

- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the East South Central region of the US dropped by an astounding 80 percent. Young people in the region have the lowest net worth among their peers in the whole country.
- **Between 1985 and 2004, the median net worth of 25 to 34 year olds in the Mountain region of the US dropped by an astounding 70 percent. Young people in the region are near the bottom in terms of net worth compared to their peers in the rest of the country.**
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the Mid Atlantic region of the US dropped by 58 percent. Young people in the region are near the bottom in terms of net worth compared to their peers in the rest of the country.
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the Pacific region of the US dropped by 40 percent. The rate of young people in the region with a savings account dipped from two-thirds to just over half.
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the West South Central region of the US dropped by more than 50 percent. The rate of young people in the region with a savings account dipped from 57 percent to 44 percent.
- Between 1985 and 2004, the median net worth of 25 to 34 year old in the South Atlantic region of the US dropped by more than 25 percent. The rate of young people in the region with a savings account dipped from 59 percent to 52 percent.
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the East North Central region of the US dropped by almost 20 percent. The rate of young people in the region with a savings account dipped from 68 percent to 60 percent.
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in the West North Central region of the US dropped by 22 percent. The good news is it was the only region to see an increase in the percentage of young people with a savings account.
- Between 1985 and 2004, the median net worth of 25 to 34 year olds in New England dropped by 46 percent. The rate of young people in the region with a savings account dipped from 80 percent to 67 percent.

CONSUMER TIPS FOR SAVING



- If you feel you can't afford to save, remember that you can't afford not to.
- Open up a 401(k). Check to see if your employer matches a percentage of your contribution. A matching contribution is essentially free money.
- Bank your raise or at least a portion of it. If you don't get used to having the extra money, you won't miss it.
- If you're carrying student loans, make repaying them a priority over discretionary consumer spending.
- Keep driving that old car. There are websites that help you calculate savings if you keep your car for a longer period of time. Also consider carpooling.
- Consider raising the deductible on your insurance policy. For example, if it's \$100, increase it to \$200. It will have an impact on your premium payments.
- Be energy efficient. Turn down the thermostat, and turn off the lights.
- Create a long-term, financial calendar in which you clearly state your goals, such as paying off student loans in a shorter amount of time to avoid high interest rates. Place reminders in your email calendar or PDA.
- Avoid retail therapy. If you are living paycheck to paycheck just to pay your basic expenses (such as housing, transportation, food and insurance), then you need to seriously rethink and reduce any spending on inessential items.
- Always pay your credit card bill in full each month to avoid interest charges. Choose credit cards with cash back rewards and no annual fees. Even consider cutting up a credit card.
- Dust off your library card and watch DVDs for free. Many libraries also offer free Internet access.
- Cut down on premium cable channels or ditch cable all together.
- Consult your health insurance benefits -- some of your gym dues may be covered. Or explore local community centers or local school systems for low-cost or no-cost options.
- Maximize your company's healthcare reimbursement accounts. You contribute pre-tax dollars and reimburse yourself with tax-free dollars.
- Kick the habit once and for all. Smoking is hard on the wallet and your health.
- Create a budget, pay your bills on time and increase your credit scores. Take advantage of automated withdrawal incentives for paying bills.
- Cut costs by using in-store savings cards. Buy in bulk.