

## Note to Parent...

Your child is invited to participate in The University of Tennessee Extension's 4-H Piggy Bank Pageant. To enter, he or she will need to use imagination and creativity to hand craft a Piggy Bank. The guidelines are on the first page of this pamphlet.

The Piggy Bank Pageant is a county and state level Extension activity with the purpose of helping young people start the habit of saving early in their lives. County winners in each category will be eligible for a statewide contest held in April. First, second, and third place entries in each grade category will be awarded small prizes.

We hope you'll take this opportunity to not only encourage your child to make a Piggy Bank but talk to him or her about the importance of saving money. There are huge benefits to saving early in life!

If you would like more information about how you can build your savings visit America Saves at <https://americasaves.org/>.

If you would like to know better how to manage your financial affairs, visit UT Extension Family & Consumer Sciences at <https://fcs.tennessee.edu/> and click on "Money."

For more information, contact your county UT Extension office.

### Family & Consumer Sciences

Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development.

University of Tennessee Institute of Agriculture,  
U.S. Department of Agriculture and county governments cooperating.  
UT Extension provides equal opportunities in programs and employment.

# Piggy Bank Pageant



## VOTE FOR THE PIG GUIDELINE\$

It's important to save money so you can buy or do the things you want in the future. Use your creativity to make a Piggy Bank to hold the money you save!

1. Though we love for parents to take an interest in and encourage this project, the 4-H member should do the work on the bank.
2. Your bank doesn't have to be a pig--it can be ANYTHING! You can also make your bank from anything except glass.
3. Banks should measure no more than 12" X 12" X 12".
4. There should be a way to both put the money in and get it out without destroying the bank.
5. Banks should be sturdy enough that they can be transported for display without coming apart or anything falling off.

## AGE CATEGORIE\$

Pre-K – 1 <sup>st</sup> Grade	4 <sup>th</sup> Grade	6 <sup>th</sup> – 8 <sup>th</sup> Grade
2 <sup>nd</sup> – 3 <sup>rd</sup> Grade	5 <sup>th</sup> Grade	9 <sup>th</sup> – 12 <sup>th</sup> Grade

## Saving Smarts

What do you do when you receive money? Do you buy something right away or do you hold onto your money for a while?

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List some things you would like to buy right now. Are they things you need or things you want? Can they be both?

Item/Cost of item	Need	Want	Both
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

How much money do you earn? \_\_\_\_\_

How often do you receive money? \_\_\_\_\_

If you spend your money as soon as you get it, how many of the things on your list will you be able to buy? \_\_\_\_\_

If you save your money how much and how long will you have to save for the most expensive thing on your list?

How much \$\_\_\_\_\_ for how long \_\_\_\_\_

## Be S.M.A.R.T.

Goals help people achieve the things they want. Savings goals help people save enough money for things they need or want. Savings goals should be S.M.A.R.T. goals. That means they should be written in a certain way to help make sure they can be achieved. S.M.A.R.T. goals are Specific, Measureable, Achievable, Relatable, and Time-Bound. Practice writing a S.M.A.R.T. saving goal. Choose something you would like to save your money for. It can be something on your list or something else. Write the item and the cost in the spaces below.

Saving for: \_\_\_\_\_  
What it costs: \_\_\_\_\_

Use the following template to create a S.M.A.R.T goal statement:

I, \_\_\_\_\_ (your name), will save \$ \_\_\_\_\_ (how much will you save?), by doing \_\_\_\_\_ (what will you do in order to save?... put it in your bank, avoid spending money on gum, whatever you will do to save goes here), every \_\_\_\_\_ (how often will you do what it takes to save, every time you get money, every week, or every day?) and will plan to achieve my goal by \_\_\_\_\_ (how long will it take to save the amount of money you intend to save? a week, a month, a year?)

Practice writing more S.M.A.R.T. goals. Use the template above if you like, but make sure it is **Specific**, **Measureable** (you can tell if you are making progress), **Achievable and Relatable** (something you want), and **Time bound** (when it will be achieved).