

# **Financial Literacy Tools and Delivery Strategies**

**Presentation to Old Dominion University**

**July 22, 2019**



**OLD DOMINION**  
UNIVERSITY



# How Information Is Presented

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- PNC is committed to supporting the financial wellness of your students
- No sales pitch
- PNC actively develops student-focused financial education content that can be accessed and distributed in a variety of formats
- All PNC content can be accessed free of charge on PNC.com
- We work with Universities to make our financial education content distributable in unique ways on campus
- We focus our efforts on two primary education portals
  - **PNC Achievement Sessions**
  - **PNC My Finance Academy**



# Achievement Sessions

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for getting smarter about money.

*We're bringing together independent experts to share their strategies for achieving financial goals.  
Watch. Learn. Ask questions. And even suggest topics you'd like to see here in the future.*

[pnc.com/achievementsessions](https://pnc.com/achievementsessions)

# Achievement Sessions (cont.)

**PNC's Achievement Sessions are online courses that cover timely topics in a fresh, relatable way**

- Sessions explore subjects such as building an emergency fund, reining in spending, and getting comfortable with investing.
- Independent financial experts lead the sessions.
- Content is helpful for students and staff alike.
- Regular posts by a student blogger in Young Finances are useful for students and recent graduates who want to know more about personal finance.



# Achievement Sessions (cont.)

Our sessions strive to provide fresh perspectives and helpful personal finance strategies, from basics like saving and spending to more complicated topics like investing and retirement. Users find activities and resources that will help them absorb the information and apply what they've learned.

All	Spending	Saving	Borrowing	Investing	Business
401K	DEBT	IRA	MORTGAGE	RISK	
BILLS	DISCOUNTS	LIFESTYLE	MUTUAL FUND	SHOPPING	
COLLEGE	EMERGENCY FUND	LOANS	NET WORTH	STUDENTS	
COST CUTTING	EMPLOYMENT	MILITARY	PARENTS	TRAVEL	
CREDIT CARDS	FINANCIAL PLANNING	MONEY MANAGEMENT	RATES	WEALTH	
CREDIT SCORE	HOME BUYING	MONEY TIPS	RETIREMENT		

# Achievement Sessions Instructors

Our instructors are real people who are passionate about personal finance and want to share their points of view with you. They are the backbone of PNC Achievement Sessions. If you or someone you know would be a good addition to our team, please let us know.



LaTisha Styles  
*Young Finances*



Anna Newell Jones  
*And Then We Saved*



Adrianna Domingos-Lupher  
*Military Spouse Bloggers*



Jason L. Harman, PhD  
*Decision Scientist*



David DeJong, PhD  
*Professor of Economics*



Patrice C. Washington  
*Real Money Answers*



Galia Gichon  
*Down to Earth Finance*



David Ning  
*Money Ning*



Luke Landes  
*Consumerism Commentary*

# PNC My Finance Academy

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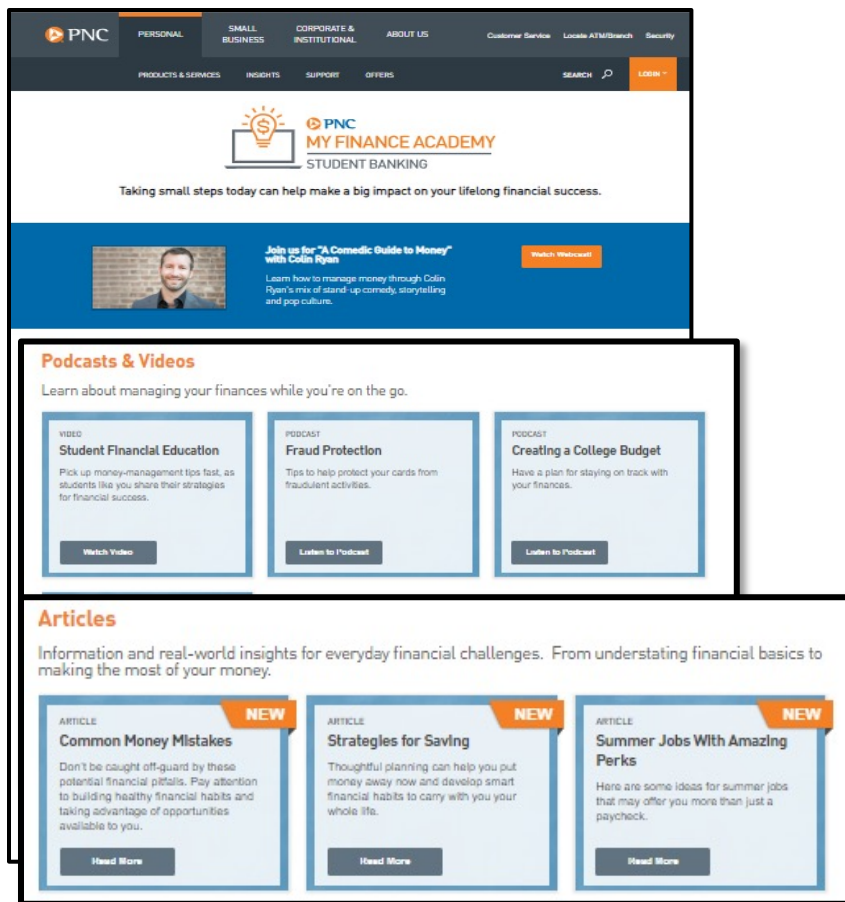
## **To Students:**

My Finance Academy is your essential gateway to the knowledge and informed guidance that can help you better understand and manage your money. At your convenience, you can access a wide array of timely resources that will help you make more informed choices, spend and save wisely, and build a solid credit score, all to help put you in control of your money today and for years to come.

## **To Schools:**

My Finance Academy is an added-value feature of PNC Student Banking that can be part of your commitment to helping your students manage their finances and make smarter, better-informed decisions with their money. This comprehensive resource features informed guidance from relevant financial experts that students can access anytime, at their convenience.

# My Finance Academy Toolkit



## Videos

- On-demand video content developed to be education and entertaining

## Podcasts

- Podcasts are available to students who prefer to listen to relevant financial education. Topics include:
  - Avoiding Financial Pitfalls
  - Fraud Protection
  - Creating a College Budget

## Social Media Content

- Pre-written social messages can be sent out by schools via their own social channels.

## Articles

- Articles are on topics that are relevant to students. Topics include:
  - Strategies for Saving
  - 7 Steps to Building Strong Credit
  - Common Money Mistakes

## Webcast

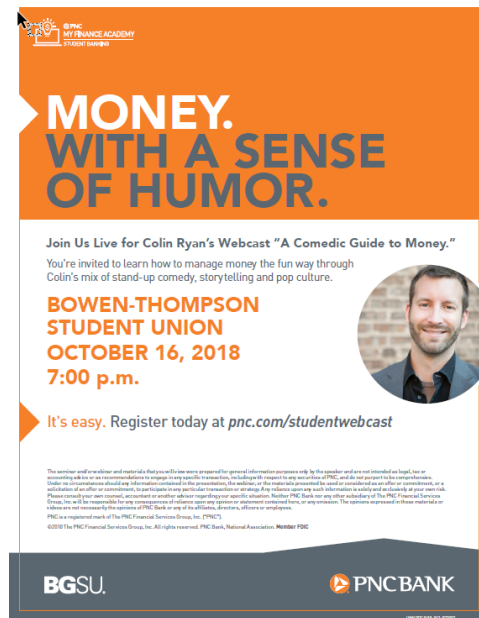
- PNC will host one live webcast each year, by an outside expert speaker. The financial education event will be held at one of our alliance schools, and streamed live to all participants. Thereafter students will be able to access the original presentation as a Webinar through a link of our co-branded page.



# Webcast Activation

## Webcast

- PNC selects a university partner to host a live performance
- The event is promoted locally and broadly:
  - PNC initiates an e-mail campaign directed at Virtual Wallet Student account holders for on-line registration
  - PNC supports local viewing parties
- Post-event posting on My Finance Academy and co-branded web pages as a Webcast



Flyer Example



Email Example

# Proven On-Campus Financial Education Activations

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- **University of Pittsburgh**
  - [Financial Fridays](#)
  - Sponsored content in PittNews
    - Articles monthly through 2019
- **University of Louisville, Rutgers University, Mercyhurst University**
  - Social posts through schools' channels, currently Facebook and Twitter
- **NC State University**
  - Partnering with residence life to bring financial literacy sessions to residence hall lounges and table in residence halls
- **University of Kentucky**
  - Sponsorship of Money Cats, student finance program run by University
- **Old Dominion University**
  - Sponsorship of [Monarch Money Matters](#)
- **University of Cincinnati & Bowling Green State University**
  - Financial Literacy Month social posts linking to My Finance Academy
  - More details on following slides

# Proven On-Campus Financial Education Activations

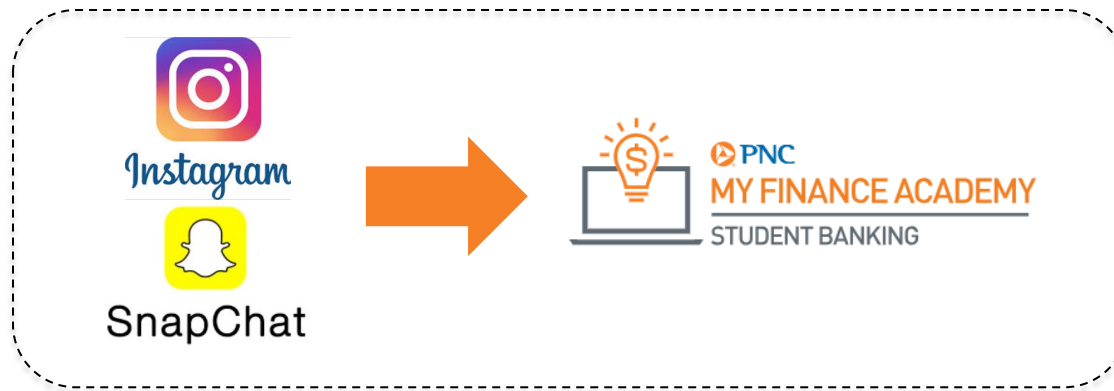
## BGSU and UC Financial Literacy Month Snapchat and Instagram Test

### – The Plan

- PNC created university-branded social media stories aimed at **influencing student financial behaviors** through meaningful tips and calls to action to learn more at **PNC's My Finance Academy**

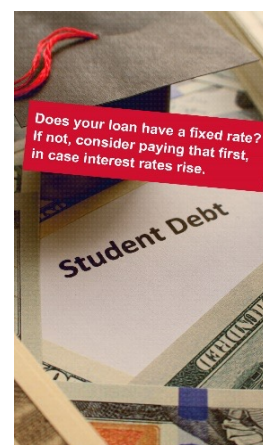
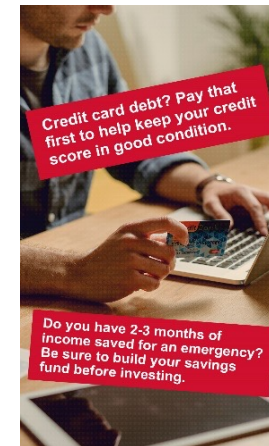
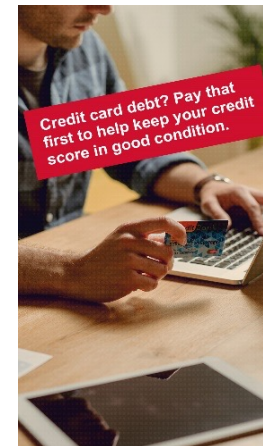
### – The Results

- BGSU and CU campaigns showed positive performance and healthy interaction from students
  - ✓ **18,000+** Snapchat Story views
  - ✓ **30,000+** Instagram impressions
  - ✓ **75%** of viewers followed the story through to completion
  - ✓ **1,800+** viewers clicked through to the My Finance Academy website to learn more



# Proven Activations

## BGSU and UC Financial Literacy Month Snapchat and Instagram Story Creative



**BGSU**

**University of CINCINNATI**

# Upcoming Activations

## PNC Prize Pig Activation

### To be held Fall of 2019 at Old Dominion University and NC State University

- Create a fun, engaging interactive display on campus to help promote financial literacy with PNC representatives.
- Students that gather around the pig will be prompted to tweet about what they are saving for with a specific hashtag.
- The more tweets posted, the brighter the pig's nose will glow. At a certain threshold the piggy bank will project Visa | PNC rewards coins into the air.
- Students nearby will collect the reward coins and turn them into the Visa | PNC staff to claim their prize.





# My Finance Academy: Customer Education Emails

## PNC / My Finance Academy 2020 Education Emails

Students who become customers of PNC will have the opportunity to be enrolled in a bi-monthly email campaign developed to provide financial education in a fun and engaging way through a unique article series.

### Virtual Wallet Student



CONTENT THEME	BACK TO SCHOOL CHECKLIST	FINANCIAL TIPS	FINALS PREP	INVESTING	GOAL SETTING	BUDGETING
CONTENT MESSAGE	10 Tips to Take This School Year to the Next Level	5 Simple Tips to Not Stress About Your Finances this Year	Lifestage Acknowledgement Special Offer - Purchase Payback or Credit Card Offer	Investing vs. Micro Investing - What Makes Sense For You	New Year, New You - 5 Goals to Accomplish this Year	Spring Break Budgeting: Take this Quiz to find out which Budgeting Method is Best for You

# ODU/ PNC Activations Planned- 2019

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- E-Branch Opening- August 22, 2019
  - Staffed with 2 Financial advisors to assist the ODU community with financial wellness
- Week of Welcome (8/23- 8/31)- PNC to participate in campus events promoting financial wellness
- MMM/ PNC Prize Pig Activation- September 18,19, and 20 (11-2)- Webb lawn
- Open House- October 19- 8:00- 12:00 (TED)
- Web Cast watch party- October 22, 6:00 PM (Location TBD)
  - Speaker- Patrice Washington
  - Topic- If I Only Knew- Path from credit card debt to 6 figure income
- November- Cyber security month- Several tips to protect students as they head into the holiday season

## Other Ideas

- Small Group presentations
  - Resident Directors, Athletics, Clubs/ Organizations
    - Presentations to introduce My Finance Academy
    - Review content – promote ease of access
    - Launch a Video or Podcast and after engage audience



PNC