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Becky Brown puts a quarter into a Saving Pig, at left, where it should sit a long time. A less costly alternative to the pewter pigs is the three vinyl pigs, at right.



Mrs. Brown shows her three pewter piggy banks with the labels saving, sharing and spending. The Santa Barbara banker's wife has written a book on those concepts for children, "Pick Pigs," and it comes with the pigs. The idea is for children to learn how to budget their money in those areas. STEVE MALONE / NEWS-PRESS PHOTOS



Mrs. Brown has used a consistent color code to help kids learn: red for the Saving Pig, blue for the Sharing Pig and green for the Spending Pig.

Rolling in dough

Santa Barbara entrepreneur's piggy banks help children with saving, spending and sharing

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This little piggy went to the bank to save its money. This little piggy went to the store to spend some cash. And this little piggy went ALL the way home — to share with his family.

None of these little piggies got into debt.

That's the lesson behind Becky Brown's three piggy banks, which are separately labeled for saving, sharing and spending.

Mrs. Brown, whose husband is Santa Barbara banker Rod Brown, president and CEO of the California Bankers Association, is selling pewter and vinyl piggy banks in a kit that also includes her book "Pick Pigs." It gives children three examples each of saving, spending and sharing, and Mrs. Brown, 58, hopes it inspires conversations between kids and their parents.

It's all about teaching children to live within their means — a lesson that many adults haven't learned, she said.

"Parents are spending more than they have, and look at how the economy is," said Mrs. Brown on a recent day at her Santa Barbara home.

She hopes the next generation does better, and that's why she's selling the piggy banks and book.

Not once does the book mention credit cards or the words "charge it."

"I think what makes (the pigs) so important is that children (will come to) understand the three basic areas of money management," Mrs. Brown said.

The piggy banks are intended for kids ages 3-12. The book, which

Mrs. Brown self-published, is for ages 3 to 7, and she plans to write another one to appeal to ages 8-12.

Mrs. Brown is selling the pigs and book at www.pickpigs.com, a Web site set up by her son, Ryan Brown, 29, a Virginia lawyer and computer consultant. The kit containing pewter pigs and the book costs \$54, while the kit with vinyl pigs and the book is \$34. The book alone sells for \$7.50.

Originally Mrs. Brown, a Wichita, Kan., native, just planned to produce the piggy banks, but her son Ryan told her, "Mom, you need to write a book to give children examples of how to use the pigs."

Upon another suggestion from her son, Mrs. Brown signed and donated copies of her book to the libraries at Monte Vista Elementary School in Santa Barbara and Laguna Blanca School's Montecito campus for elementary grades. She plans to give signed copies to libraries at other Santa Barbara elementary schools.

Mrs. Brown's story is about a young girl, Julia, who gets 10 \$1 bills from her grandmother. She learns how to split the bills among her three piggy banks — a red one called Saving, a blue one named Sharing and a green one labeled Spending.

The Saving Pig is for money saved over a long time; the Spending Pig contains money for immediate purchases; the Sharing Pig is for money used to give to others.

Julia learns about the Saving Pig when she sees her cousin Luke's bicycle. He bought it after saving his money for three years.

She learns about the Spending Pig from her parents when they

encouraged her to purchase a book or colored marking pens.

She learns about the Sharing Pig when her friend, Jasmine, takes money out of it to help animals at a shelter find a loving home. Her friend Serena gives money from her Sharing Pig to children in a distant country who don't have any toys.

The kits were inspired by Mrs. Brown's 8-month-old granddaughter, Julia Brown (Ryan's daughter). Mrs. Brown wanted to do a meaningful project that would help prepare children such as Julia for the future.

Mrs. Brown was also inspired by the success of businesses featured on "The Oprah Winfrey Show" and by motivational speeches by Jack Canfield, Santa Barbara author of the "Chicken Soup for the Soul" books.

"I've heard him speak several times. His lesson was that perseverance and networking is so important.

"I thought maybe I could have a home-based business," Mrs. Brown said.

She got the idea for the piggy banks in November 2007.

"I saw a need, and I wanted to present the concept to children in a fun, interesting way," Mrs. Brown said. "The pigs are fun; children can play with them."

The graphic designer took the plunge, moving forward with writing the book, laying out the pages on her Mac, setting up Becky's Venture's LLC and getting a business license. She bought her first pewter pigs in February and her first vinyl pigs in June. She orders the pigs from manufacturers and attaches the labels herself.

"I like the quality of them (the pewter and vinyl pigs). It's something special that holds money, and these are going to last for children," she said. "A plastic pig can break; a ceramic pig can break.

"These little pigs sell themselves," she said.

She has tested the pigs and books on friends' and family members' children. The kids catch on fast, especially because she's using three pigs to represent three concepts.

She noted Santa Ynez resident Sue Krauer, who illustrated Mrs. Brown's book, brought her 8-year-old son to a meeting about it. "He understood the concept immediately."

Mrs. Brown said she leaves it to parents to discuss with their children how the money can be split up among the Saving, Spending and Sharing pigs. "It's just introducing basic concepts. A little kid at 3 won't get what 10 percent means."

The kit packaging contains definitions for sharing, saving and spending; Mrs. Brown said she paraphrased the Rev. Don Johnson, pastor at Montecito Covenant Church, for her definition of sharing: "Sharing Pig keeps money to share with others ... a present for a friend or a gift to help someone else."

The other definitions: "Saving Pig keeps money for a long time ... until there is enough to pay for all of something important."

"Spending Pig keeps money to spend right now ... like on a book or a toy." Mrs. Brown used the ellipses to emphasize her points.

She said she's seen a need for the pigs' lessons in stores where children are asking their parents to buy this or that. If kids managed their money in the three piggy banks, they would know when they could buy things they wanted, Mrs. Brown said. "The children are responsible for the money.

"A lot of children (today) are not taught the basic principles."

"When I grew up in Kansas, my parents had no credit cards. We saved money before we spent it," added Mrs. Brown. "We've got to get back to living within our means."

It's important to start learning that at age 3, she said, noting that she has shown her pigs to bankers who love the concept. That includes her husband.

"He would say it's very much needed in these times and that there was a generation of young parents who were not taught these basic concepts," Mrs. Brown said. She added that while she isn't anti-credit card, she thinks adults today need to realize that it's important to save money before spending it.

Mrs. Brown said it's important to emphasize sharing as well as saving — particularly in today's economy.

"It is a difficult time for non-profits," she said. "The book gives basic examples that will bring about discussion."

To help children grasp the concepts, Mrs. Brown used consistent color themes in the "Pick Pigs" book. The pages about saving, sharing and spending have color bars on the bottom that correspond to the red, blue and green pigs. "The graphic part is really easy for me," she said.

In addition, she noted, the illustrator has given the pigs distinct personalities. The Saving Pig looks proud; the Sharing Pig is happy; and the Spending Pig is excited. "She far exceeded my expectations on the illustrations," Mrs. Brown said.

She was quick to praise others who have helped her. Santa Barbara resident Caitlin Jane Berry, for example, edited the book and served as a consultant. Debbie Bellman of Graphic Traffic in Santa Barbara provided computer graphics for the book PDF and logo. Suzanne Giddings created the logo. And Lee Wishart of Instant Sign Company in Santa Barbara created the labels.

And Megan Brown, Mrs. Brown's 27-year-old daughter who lives in Irvine and is a counselor at Chapman University in Orange, served as a consultant.

The "Pick Pigs" book ends with the question of how Julia used the money from her Spending Pig.

The answer isn't spelled out, but children looking at illustrations of the pet goldfish featured in the book, who suddenly has another fish to keep him company, will say, "I know, I know!" Mrs. Brown said.

FYI

The "Pick Pigs" kits come in two versions: one features three pewter pigs and a book for \$54; the other has three vinyl pigs and a book for \$34. The "Pick Pigs" book alone sells for \$7.50. For more information or to purchase, go to www.pickpigs.com.



Becky Brown says her granddaughter, Julia, helped inspire her to create Pick Pigs to teach children about money management. COURTESY OF BECKY BROWN



Many pewter pigs line the shelves in Mrs. Brown's upstairs office at her Santa Barbara home. The white pigs on the bottom shelf are made of vinyl. STEVE MALONE / NEWS-PRESS PHOTOS



Mrs. Brown's book, "Pick Pigs," gives examples of using, from left, the Saving, Sharing and Spending pigs.