MPT is pleased to offer station engagement awards for THINKING MONEY: The Psychology Behind our Best and Worst Financial Decisions. As you complete the station award application, please contact us with any and all questions or concerns.

BACKGROUND

Managing one’s finances is a complex set of challenges, requiring a combination of skills, judgment and resources. Today, individuals and families must grapple with a bewildering variety of financial decisions, ranging from choosing a bank and managing various kinds of debt to planning for retirement and purchasing insurance. Even the simplest of these decisions requires at least some basic financial knowledge and competency, while the more complex decisions can be challenging even for experts.

Financial literacy is important, yet knowledge in and of itself is not the solution. In order to more broadly build financial capability, individuals must also consider aspects of behavior relating to how and why they manage their resources and make financial decisions (including the factors they consider and the skill sets they use).

THINKING MONEY: The Psychology Behind our Best and Worst Financial Decisions is a 60 minute documentary releasing to public television stations on October 16, 2014. Host Dave Coyne leads the audience through an exploration of what behavioral economics has to tell us about how and why we spend, save (or don’t) and think about money. We travel the country meeting some of the innovative thinkers who mix economics with psychology. Their experiments and insights into our financial behavior will enlighten and amuse us as we learn to recognize how both our brains and the marketplace can trick us into spending money we shouldn’t, and how we can use these same tricks to make our lives more financially secure. We will see a horizontal winetasting in California that makes us re-think how we look at price tags, and will find
ways to connect with our “future self” in a virtual reality lab. A mix of fascinating theory and practical takeaways, *THINKING MONEY* is designed to decrease the stress and increase the bandwidth in our lives.

The series was offered by APT in mid-August 2014 and will be fed via satellite on October 16, 2014

*THINKING MONEY: The Psychology Behind our Best and Worst Financial Decisions* is produced by Rocket Media Group in association with the FINRA Investor Education Foundation and Maryland Public Television.

Funding for *THINKING MONEY* and the station engagement awards is provided by the FINRA Investor Education Foundation. The FINRA Foundation is a 501(c)(4) non-profit with the mission to provide underserved Americans with the knowledge, skills and tools necessary for financial success throughout life.

**STATION ENGAGEMENT**

Stations carrying *THINKING MONEY: The Psychology Behind our Best and Worst Financial Decisions* are encouraged to partner with local financial literacy and consumer education organizations to conduct engagement around this program and common behavioral economics topics. Station activities may include panel discussions, screening events (including OVEE screenings), local productions (including call-in shows and segments in your existing public affairs programs), community workshops and social media campaigns.

Stations might consider framing engagement activities during the following times of year:

- Early November—before holiday shopping begins in earnest
- January—as people are making New Year’s resolutions ( “Save more money” is a common resolution theme.)
- February/March—when many families are selecting colleges for their high school seniors and applying for financial aid
- April—National Financial Literacy Month and income tax filing time
STATION ENGAGEMENT AWARD OPPORTUNITIES

MPT will award up to $7,500 to help stations work with community partners to deliver creative local engagement events and activities that demonstrate impact.

Engagement Goals:

- Spur dialogue about financial decision-making—identify common pitfalls for impulse buying, consumer scams, etc. and explore innovative ways to build financial capability among consumers;
- Connect community members to free, reputable local resources & organizations, such as the public library, college or university;
- Develop station partnerships with local financial literacy and consumer education organizations and non-profits; and
- Drive viewership to the film in your market.

Stations are encouraged to mirror the light-hearted, humorous approach of the film when planning their activities. Consider a balance between entertainment and education.

Interested stations should submit a brief proposal narrative and project budget to MPT. Narrative should describe your engagement goals, intended audience(s), proposed activity, timeline, partners and intended impact. Project budget template is attached.

Questions regarding the station engagement awards should be directed to Faith Wachter at MPT: 410 581 4031 or fwachter@mpt.org

DEADLINES

The application deadline is September 19, 2014. Awards will be announced October 1, 2014.

The preferred engagement activity period is from October 2014 through May 2015 (exceptions will be considered on request).

RESOURCES

To help with the planning and execution of your local activities, MPT will provide the following resources:

- An online toolkit for downloading support materials;
- A Group page on myPBS for station awardees for collaboration and networking;
- Photos, features, press materials and promotional templates;
- Screening copies of the film; and
- COVE video embeds, suggested tweets and other social media assets.
STATION AWARD REQUIREMENTS

Stations must agree to the following:

- Air THINKING MONEY following APT guidelines;
- Promote your broadcast(s) of THINKING MONEY using all appropriate vehicles including social media;
- Acknowledge funders (MPT and the FINRA Investor Education Foundation) on materials using appropriate logos and language (provided by MPT);
- Link to the film website, SaveAndInvest.org/ThinkingMoney, which offers related tools and resources;
- Submit a final narrative and financial report to MPT within six weeks of the conclusion of the engagement activity; and
- Send a copy of all related materials to MPT.

STATION AWARD APPLICATION

Please email your proposal narrative and project budget by September 19, 2014 to:

Faith Wachter
Director, Community Outreach Initiatives
Maryland Public Television
fwachter@mpt.org
410 581 4031