

As seen in



Money

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# As seen on TV: New \$20 bill

## \$30M campaign gets the word out

By Theresa Howard

NEW YORK — Got change for a \$20 bill? The U.S. government does and will roll out the revamped note this week, backed by a \$30 million marketing campaign to alert businesses and enlist consumer help in the battle against counterfeiting.

On Thursday, about \$19 billion worth of the bills — with a new watermark, color, security thread and unframed Andrew Jackson — go into distribution. The marketing includes TV ads, a sweepstakes and, in a government first, product placement in TV shows.

The \$20 is the most-counterfeited bill, and fake ones have become harder to detect. Digital counterfeiting, which is cheaper and more precise, now accounts for 40% of dupes, up from 1% in 1995.

"Twenties are our ATM note; it's what most of us carry in our pocket every day," says Tom Ferguson, director of the Bureau of Engraving and Printing. "We don't expect people will check every \$20 for the watermark or for the embedded security thread. But if they

should have a doubt, standing at an ATM or getting change, there are things they should know to recognize about an authentic note."

Counterfeits aren't the only reason for ads. Poor communication about the last changes in 1996 left cashiers confused, vending machines unable to take the new bill and old bills seen (incorrectly) as valueless in some foreign markets.

"Everything about this program has been designed to educate," Ferguson says about the campaign, which includes TV ads in Latin America and Russia.

The methods resemble a Procter & Gamble product rollout:

- ◆ Paid TV ads. The 1996 rollout depended on free public service ads, often aired in the wee hours. This campaign uses paid TV ad time, when viewers are watching. In one spot, a man breaks into a dance as a clerk hands him a new \$20 bill. He shows off the new features with flair.

- ◆ A sweepstakes. A promotion with

Pepperidge Farms puts a \$20-bill-inspired "Goldfish Dollar" in 3 million packs of Goldfish snacks. A code on it can be entered at [www.pfgoldfish.com](http://www.pfgoldfish.com) for prizes including a trip for 20 to Washington.

- ◆ Product placement. The bill will show up on Wheel of Fortune, Jeopardy and seven college football games on ESPN. In the games, viewers will see the bill electronically zapped onto fields four times. Hollywood agencies William Morris and Davie-Brown Entertainment were paid to set up the free placements.

Although the expenses might be criticized, admakers think people will appreciate the effort to inform them about the bill's changes. The new bill will cost 7.5 cents to make, about 20% more than before.

The multi-hued design "makes a strong case that America is joining the rest of the world," says Andrew Nibley, chairman of Marsteller, which made the ads. "It's confusing for anyone, especially for those visiting the country, that all of our money is green."



# As seen in Experience TODAY



## As seen on TV: New \$20 bill, 2B

**APPLICATIONS:** *public education, cooperative learning, evaluation*

**DISCUSSION:** What is the purpose of the U.S. government's \$30 million public education program for the revamped \$20 bill? What new security features will the redesigned note feature? According to Tom Ferguson of the Bureau of Engraving and Printing, what role will the average person play in detecting counterfeit bills? What specific methods is the BEP using to educate the public? Which do you think will be most effective? Why?

**ACTIVITY:** In small groups, imagine that you are heading the public education program for the newly redesigned \$50 bill. Develop a slogan for the program. Then, identify five methods you would use to familiarize the public with the new bill. Present your ideas to peers. As a class, decide which program would have the greatest impact.

### NATIONAL STANDARDS

#### FOUNDATIONS OF MARKETING

(Students) recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society. (National Business Education Association)

#### NA-VA.5-8.5 REFLECTING UPON AND ASSESSING THE CHARACTERISTICS AND MERITS OF THEIR WORK AND THE WORK OF OTHERS

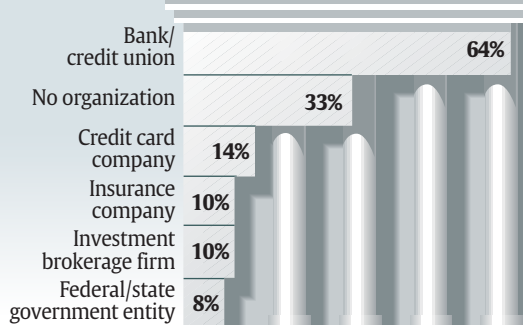
Students compare multiple purposes for creating works of art; students analyze contemporary and historic meanings in specific artworks through cultural and aesthetic inquiry; students describe and compare a variety of individual responses to their own artworks and to artworks from various eras and cultures. (Consortium of National Arts Education Association)

## Money Matters

### USA TODAY Snapshots

#### In banks we trust

What organizations do you trust the most to protect your personal financial information?



Source: NetBank/Javelin research survey of 2,877 respondents. Margin of error  $\pm 2$  percentage points.

By Darryl Haralson and Sam Ward, USA TODAY

**APPLICATIONS:** *personal finance, knowledge, business, research*

Define each of the following institutions mentioned in the Snapshot: bank; credit union; credit card company; insurance company; investment brokerage firm. What do each have in common? What differentiates them from one another?

If you don't already have one, you will more than likely need to open a savings and/or checking account at a local bank or credit union. It is vir-

tually impossible (and decidedly inconvenient) to pay bills without some type of bank account. Whether you plan to pay your bills by mail (with a check) or online (through an automated transaction), you will need to have funds available in some type of account.

Research three banks or credit unions in your area. Decide which one you think would best suit your needs, and explain why.

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## COMPLIMENTARY EDUCATIONAL RESOURCES

On October 9, 2003, the United States government began issuing currency with new designs and security features beginning with the \$20 note. The new \$20 design retains three of the most important, easy-to-check security features that were first introduced in the 1990s: a watermark, security thread and color-shifting ink.

As part of a national campaign to raise awareness about the newly redesigned currency, the U.S. government is making educational materials available to teachers. These materials, correlated to national educational standards, aim to teach students about our nation's currency. The program, part of a broader initiative supported by education, civic and volunteer organizations, includes a range of interactive educational activities:

► **Interactive CD-ROM** – Educational activities related to the history, security features and production process of the newly redesigned currency.

► **Classroom Activity Poster** – Information on the newly redesigned currency and activities that drive students to the web and interactive CD-ROM.

► **USA TODAY Educational Lessons** – Daily and weekly activities challenging students on current events related to financial literacy and the newly redesigned currency.

► **Currency Puzzle Challenge** – Students are to find pieces in three issues of USA TODAY, assemble them, and complete the related activities.

All of these educational materials are available free to teachers online at [www.moneyfactory.com/newmoney](http://www.moneyfactory.com/newmoney) and [www.usatodayfoundation.org](http://www.usatodayfoundation.org). For more information, email: [education@usatoday.com](mailto:education@usatoday.com) or contact Katie Mee at 202-530-4518.