

TEENS, TRENDS, & PERSONAL FINANCE

A "SIX IN SIXTY" WEBINAR

MARCH 23, 2022

Handout with Links

Teens, Trends, and Personal Finance



March 23, 2022 Webinar | Presenters: Hilary and Audrey Hunt

Today's Teens

Piper Sandler, Taking Stock in Teens, [Fall 2021 Report](#)

Video Games

From Teen Spending to NFTs

- Lingo:
 - F2P: Free to Play
 - NPCs: Non-playable Characters
 - DLC: Downloadable Content
 - MMO: Massively multiplayer online
- Microtransactions
 - How Microtransactions Impact the Economics of Gaming, [Investopedia](#)
 - [Microtransactions Are Great For Game Companies, Less Fun For Players](#)
 - Intelligent Economist, "[Microtransactions in Video Games](#)"
- NFTs
 - Inverse, "[What are NFTs in Video Games? Publishers on the Future of the Technology](#)"
 - GameInformer, "[What Are NFTs And What Is Their Impact On The Gaming Industry?](#)"
 - C/net, "[NFTs are coming for your video games. Players, get ready](#)"
- Choice Board
 - [Google Slides](#)
 - [Google Docs](#)

Influencer or Educator?

Social Media as a Source of Financial Information (and Advertising)

- Wells Fargo, "[Social Media Increases Teenage Interest in Wall Street, Wells Fargo Survey Finds](#)"
- Vox, "[Terrible financial advice is going viral on TikTok](#)"
- Featured social media accounts
 - TikTok
 - [@moneyunder30](#)
 - [@joshuaerabu](#): Money for Gen Z
 - [@humphrextalks](#): Humphrey Yang
 - [@herfirstlook](#): Tori Dunlap
- List of social media accounts to checkout
 - FinCon, "[Best Personal Finance YouTubers](#)"
 - Money Under 30, "[14 TikTok finance influencers you NEED to follow right now](#)"
 - BuzzFeed, "[19 Helpful Money Advice I Found On TikTok That I Never Learned In School!](#)"
 - Medium, "[12 Instagram accounts about money that are well worth a follow](#)"
 - Lending Tree, "[7 Instagram Accounts That Will Inspire You to Be Better with Money](#)"
 - HelloGiggles, "[5 Finance-Savvy Instagram Accounts You Should Follow ASAP](#)"



Today's Topics

- **A Look at Today's Teens**
- **Video Games, Spending, and Virtual Currency**
- **Influencer or Educator? Social Media as a Source of Financial Information**
- **Rent or Buy? Subscription Services**

A Look at Today's Teens



Today's Teens

- Born between 2003 and 2008
- Generation Z

POP QUIZ

**Which of these
are older than
today's teens?**

Which of these are older than today's teens?



2001



2000



2005



2008



2002



2001



2004



2000

Taking Stock with Teens

Piper Sandler Fall 2021 Survey

10,000 teens
August to September 2021
Average age of 15.8

PIPER | SANDLER

42nd Semi-Annual Taking Stock With Teens® Survey, Fall 2021

- Teen "self-reported" spending improved to \$2,274 – up 5% sequentially & 6% Y/Y; parent contribution was 61%
- +MSD growth Y/Y in apparel & footwear spend (led by females); female spending on accessories +10% Y/Y
- Areas of slight wallet share contraction Y/Y included: Video Games, Movies & Personal Care
- Spending within beauty is evolving, with sequential build for haircare (+8%) and fragrance (+14%) while skin and cosmetics lag
- Teens allocate 8% of their shopping time to secondhand; 51% of teens have purchased & 62% have sold secondhand
- Chick-Fil-A is No. 1 restaurant for all teens; Starbucks remained No. 2 (+100 bps of share Y/Y); Chipotle No. 3 (5% share)
- 14% of teens consume plant-based meat with Impossible Foods as No. 1 (40% share) & Beyond Meat No. 2 (31%)
- Video games are 8% of teen wallet share vs. 10% LY; 52% expect to purchase a NextGen console
- Teens spend 32% of their daily video consumption on Netflix followed by YouTube (30%); Hulu & Other streaming gain
- Cash is (still) king for teens as top payment method followed by Apple Pay
- PYPL's Venmo again ranked #1 with teens for payment apps, and its "Pay in 4" is teens' top buy now pay later offering
- 9% of teens claim to have traded cryptocurrency; 78% of these teens are male
- 52% of teens cite Amazon as their No. 1 favorite e-com site (down 200 bps Y/Y); SHEIN took No. 2 spot (9% share; +400 bps Y/Y)
- Nike is the No. 1 apparel brand for teens & LULU gains 200 bps Y/Y; Nike is the No. 1 footwear brand—up 500 bps Y/Y
- Crocs, PacSun, Hey Dude, Zara, SHEIN, Gymshark are all fashion brands gaining share, Under Armour & Vans had mixed results
- Ulta gained 400 bps share Y/Y as No. 1 beauty destination with 46% share; Sephora No. 2 at 21% share
- Handbag spending improved to \$96—up 10% Y/Y and up 3% sequentially, Michael Kors back in No. 1 spot
- 87% of teens own an iPhone and 88% expect an iPhone to be their next phone; Apple is No. 1 watch brand for first time
- Snapchat is the favorite social media platform (35% share) followed by TikTok (30%) & Instagram (22%, -300 bps Y/Y)
- Significant movement in top social & political issues led by Environment, Racial Equality & Afghanistan
- Teens' favorite celebrity is Adam Sandler and favorite influencer is Emma Chamberlain (unseating David Dobrik)

10,000

TEENS SURVEYED

44



U.S. STATES

15.8

AVERAGE AGE

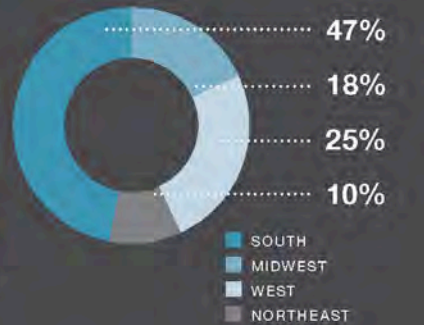
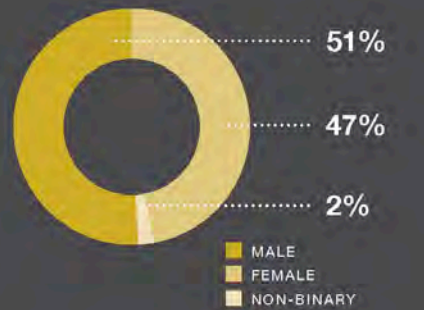


\$67,755

AVERAGE HOUSEHOLD INCOME

38%

TEENS CURRENTLY PART-TIME EMPLOYED



Survey conducted online between August 17 and September 16, 2021

HIGHLIGHTS



91%

of teens this Fall went back to school in-person, 5% in a hybrid format & 4% remain virtual



75%

of teen households have been vaccinated against COVID-19



67%

of teens plan on attending a sporting event in the next 6 months



No. 1

Clothing is the No. 1 priority for the first time since Fall 2014, (22% of wallet share)



No. 2

Food is the No. 2 priority, in-line with Fall 2020 but down from 200 bps from Spring 2021 (21% of wallet share)

Source: Piper Sandler, R.L.D., Columbia, SC
Piper Sandler & Co. Member FDIC. © 2021

Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

38% of Teens Hold a Part-time Job

Up from 33% in both Spring 2021 and Fall 2020

“Self-reported” Spending = \$2,274

Up 5% sequentially & 6% Y/Y

Parent contribution was 61%

Clothing is Top Spending Category

22% of wallet share

No. 1 priority for the first time since Fall 2014

Surpassing food at No. 2 (21% share)

Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

Increased Spending (%)

Apparel & footwear spend (led by females)

Female spending on accessories +10% Y/Y

Spending within beauty is evolving, with sequential build for haircare (+8%) and fragrance (+14%) while skin and cosmetics lag

Decreased Spending (%)

Video Games (8% of teen wallet share vs. 10% LY)

Movies

Personal Care

Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

Amazon Reigns Online

52% say Amazon is top choice

SHEIN is number 2 (9%)

Top Brands & Stores

Apparel: Nike then Lululemon

Footwear: Nike

Beauty: Ulta (46%) and Sephora (21%)

Gaining Popularity

Crocs, PacSun, Hey Dude, Zara, SHEIN, Gymshark

Mixed Results

Under Armour & Vans

Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

Secondhand Shopping = 8%

51% of teens have purchased

62% have sold secondhand

Top Restaurants

Chick-Fil-A

Starbucks

Chipotle

15% Consume Plant-Based Meat

Impossible Foods

Beyond Meat

Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

Daily Video Consumption

Netflix = 32% of daily video consumption

YouTube = 30%

Favorite Social Media Platform

Snapchat = 35%

TikTok = 30%

Instagram = 22% (was 2nd in 2020)

iPhone is Phone of Choice

87% of teens own an iPhone

88% expect an iPhone to be their next phone

Apple is No. 1 watch brand for first time

POP QUIZ

**Which of these
is the most
popular teen
influencer?**



Emma Chamberlain

11.3 million

David Dobrik

18.3 million

Mr. Beast

91.8 million



Taking Stock with Teens

Piper Sandler

Fall 2021 Survey

10,000 teens

August to September 2021

Average age of 15.8

Top Payment Methods

Cash is (still) king for teens as top payment method

Apple Pay is second most popular

PYPL's Venmo again ranked #1 with teens for payment apps, and its "Pay in 4" is teens' top buy now pay later offering

Teens and Crypto

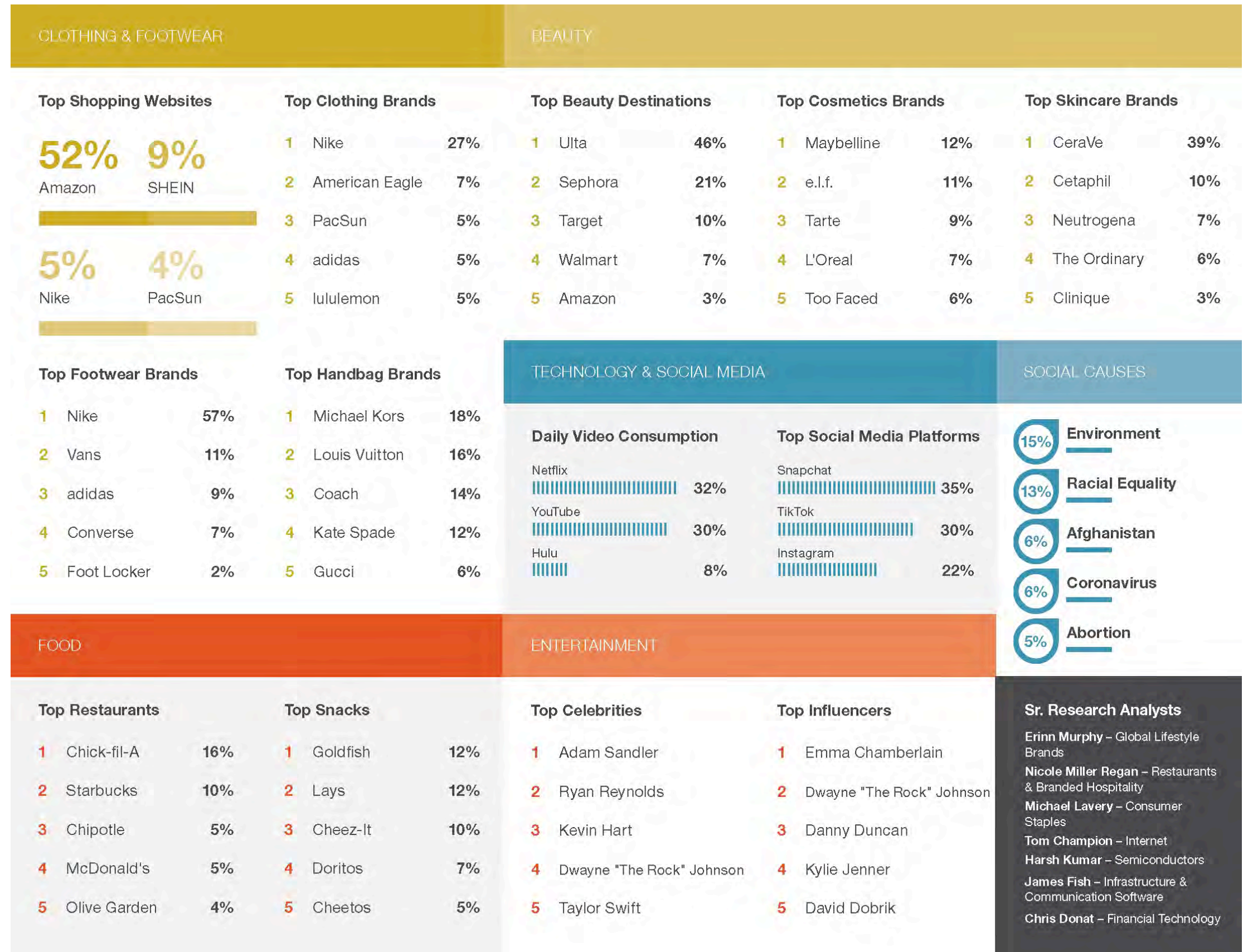
9% of teens claim to have traded cryptocurrency

78% of these teens are male

Taking Stock with Teens

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Fall 2021 Survey

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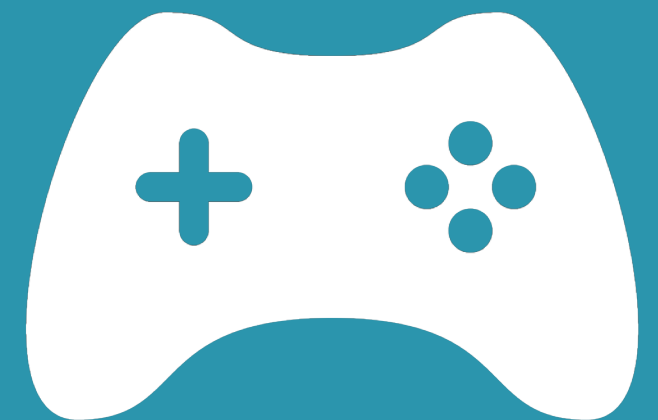


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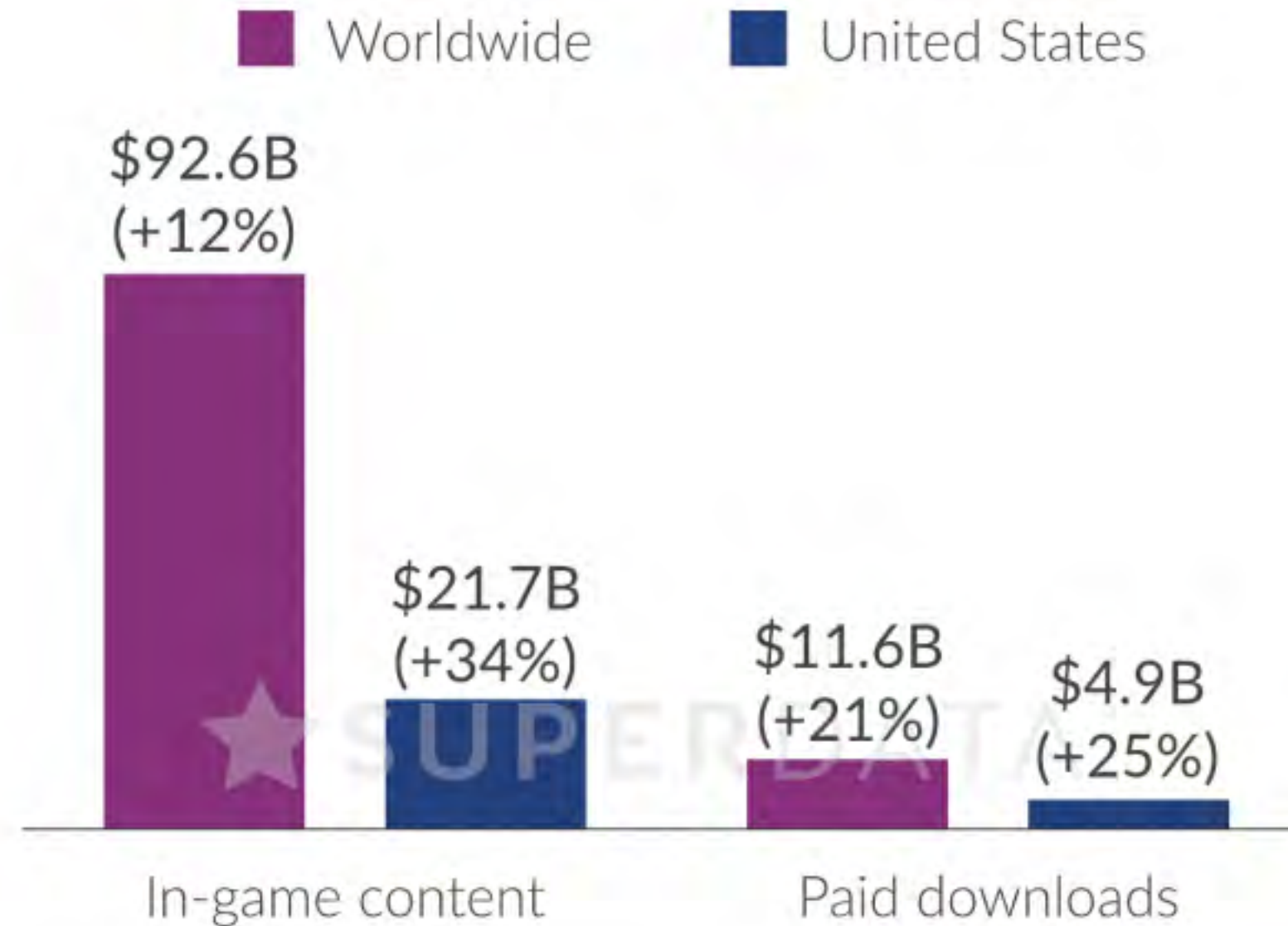
Video Games

From Teen Spending to NFTs



In-Game Spending

Digital revenue, Jan to Oct 2020 (and year-over-year changes)



Source: SuperData Arcade.
© 2020 SuperData, a Nielsen company. All rights reserved.

More Video Game Spending Data

WHO SPENDS THE MOST?

When digging into the responses further, we found that spending varies between male and female players - **with men being almost twice as likely as women to spend over \$1000 in game.**



MALE AVERAGE SPENDING



FEMALE AVERAGE SPENDING



Gamers in the 34-44 age group reported higher total spending, but spending decreased in older polled participants, with 50% reporting they didn't make any in-game purchases.

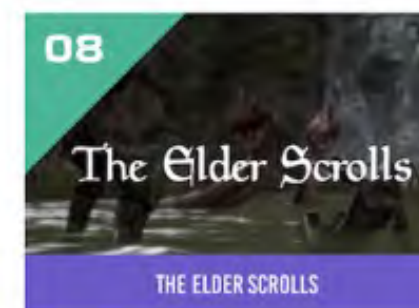
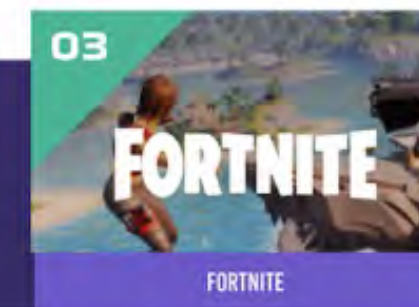
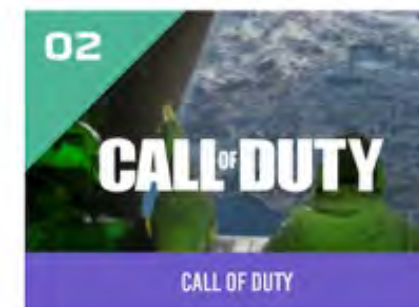


More Video Game Spending Data


TOP 10 GAMES FOR IN-GAME SPENDING

Surveyed MMO players reported spending money on a wide variety of games, from Rust and Overwatch, to Black Desert Online and Apex Legends.


But some titles were mentioned again and again, making their way to our leaderboard of **top 10 franchises for in-game purchases**:



*The survey did not impose a definition of the MMO genre or mention any specific games.



Microtransactions: In-game purchases that unlock specific features or gives the user special abilities, characters or content. The purchases are virtual. The cost of these transactions can range from \$0.99 to \$99 (or more).

- In-game currencies
 - Random chance purchases (loot crates, bags)
 - In-game items (characters, powerups)
 - Cosmetics (skins, accessories)
 - DLC: downloadable content (add-ons—additional maps or missions)
 - Expirations or game extensions
- 

An Example

SPECIAL SERIES
Join The Game



Microtransactions Are Great For Game Companies, Less Fun For Players

March 11, 2021 · 7:00 AM ET

KELLER GORDON



One of the suits of armor available in *Assassin's Creed: Valhalla* — if you're willing to pay real money.
Screenshot by Elijah Smith/Ubisoft

Assassin's Creed Valhalla, the latest installment in Ubisoft's *Assassin's Creed* franchise, came out in November 2020. Like most *AC* games, it was highly anticipated; it sold more copies in its opening week than any other game in the series. Needless to say, fans were excited.



An Example

Do players really want to pay more money — in this case around \$20 for a set of armor — for in-game content when they've already spent \$60 on the game itself?



An Example

Let's say it would cost you \$7.99 to buy 60 Gems. You need 13 Gems to unlock a Lollypop that gives you an extra move in the game. Do you know how much you just spent on that Lollypop?

**Video Games
& NFTs**

**Non
Fungible
Tokens**

Video Games & NFTs



NFTs are coming for your video games.

Players, get ready

As the industry reconsiders digital ownership, gamers are eyeing the line between playing to earn and playing for fun.



Julian Dossett Jan. 21, 2022



It has all the hallmarks of a Pokemon game. You collect cartoonish creatures and use them to battle against other players. Some are rarer than others, inspiring envy in fellow trainers. But this game doesn't run on a Nintendo console. It's built on a blockchain.

In Axie Infinity, players put their team of Axies against an opposing player's team. Each Axie is represented by lines of code in a game and doubles as an **NFT**, a nonfungible token that represent ownership. Winning battles and going on adventures earns the player cryptocurrency called smooth love potion, or SLP, which can be sold for actual, real-world dollars. Players with two Axies can use SLP to breed more, which can then be sold to new players.

We're not talking about pennies here: [One 22-year-old was reportedly able to buy two houses](#) with his winnings.



Online games like [Axie Infinity](#) are a far cry from the AAA titles released by big game studios, but the integration of NFTs and cryptocurrencies into gaming isn't just an indie trend. Established players in the industry like [Square Enix](#) and [Sega](#) have said they're interested in using NFTs in upcoming titles, and [Ubisoft has already integrated them](#) into one of its key games, Ghost Recon Breakpoint.

Video Games & NFTs

“Are blockchain-integrated games like Axie Infinity the dawn of a new gaming era, or a blip in the market that will vanish as quickly as it began?”

The question is as contentious as cryptocurrency itself.”

Video Games & NFTs

Talk to blockchain evangelists and they'll say that NFT technology isn't about profit-seeking, but digital ownership.

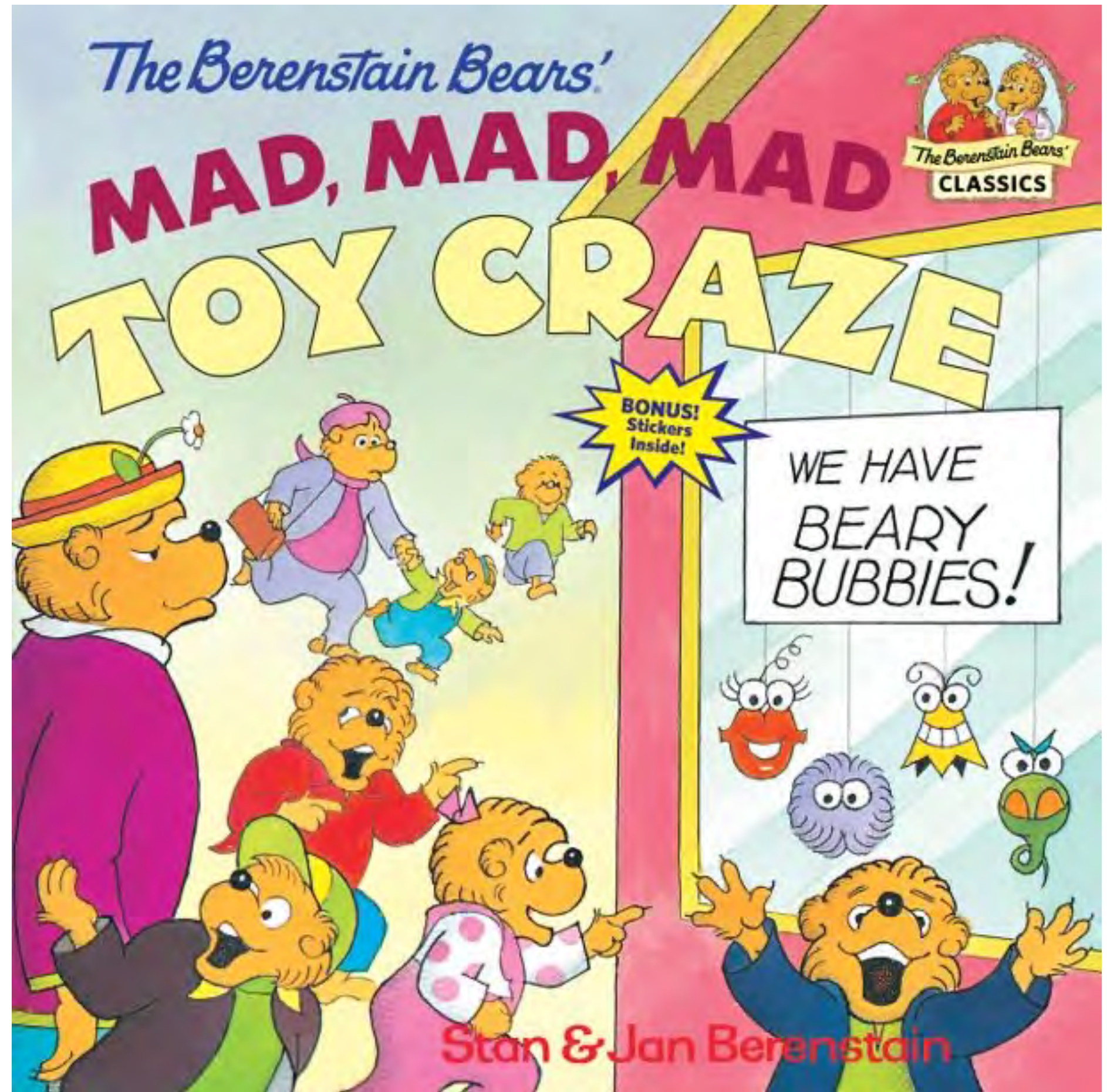
Video Games & NFTs

This is the same pitch gaming giants may increasingly be making to their players. In-game items will soon be sold as NFTs, which, unlike microtransactions of the past, can be traded for other digital goods or sold to other players for money.

Video Games & NFTs



Video Games & NFTs



Video Games & NFTs

The Berenstain Bears'
**MAD, MAD, MAD
TOY CRAZE**



When little bears want
the same toys as their friends,
they may hook into a craze
that just never ends.

A First Time Book®

Video Games & NFTs

INVERSE

CHRISTOPHER GROUX

1.11.2022 11:52 AM

Shutterstock

***"THERE'S NO QUESTION
PEOPLE VALUE DIGITAL
GOODS. IT'S DIGITAL, RARE,
AND COLLECTIBLE."***

INVERSE CODEX

WHAT ARE NFTS IN VIDEO GAMES? 9 PUBLISHERS ON THE
FUTURE OF THE TECHNOLOGY

NFTS INVADDED THE GAMING lexicon at the end of 2021 and will no doubt become one of the hottest topics across a multitude of industries in 2022. If you're still confused as to why gaming is riding on the blockchain or whether this is a good or a bad thing for games and gamers, the jury is still out. But it's a good idea to get a firm grasp now about what the industry's most perplexing new trend means. We'll unpack what NFTs are, how they might become present in games, and what publishers like EA, Ubisoft, Square Enix, and others have said about featuring them in their design portfolios.



POV

“The absurd false scarcity that drives the price of NFTs applied to games could create a nightmare for players that makes loot box and battle pass debates look like basking in warm sun on the beach.”

“Imagine owning some ... Assassin’s Creed gear on the blockchain that you can show off in online mode. Imagine playing a first-person shooter where your skin is truly unique and not just a bunch of Saw puppets running around. Imagine being psychologically manipulated into thinking any of this nonsense is good at all. Is it possible? Yes. Let’s hope we don’t go in that direction.”



Discussion


Questions



Spending on Video Games

How much money do you estimate you've spent on in-app purchases or microtransactions in games?


If you'd saved that money instead, how much would it be worth in 20 years?



How has playing video games influenced the way you spend money?

Do you budget and/or plan for this spending?

How might it influence your spending in the future?



Thinking ahead to your budget as an adult, how much money do you anticipate spending on gaming? How will you control your gaming spending?



Video Games and NFTs

Do you think video games should include video games?

Should players have financial education before playing these games?

PERSONAL FINANCE & SOCIAL MEDIA TIC-TAC-TOE

Find Four Locate social media posts from four different influencers on the same topic. 	Create a Profile Describe a social media channel you might start focused on personal finance topics. 	Post-a-Day Create a social media calendar with a month of personal finance-related post ideas. 
Education or Advertisement? Examine the social media profiles of three personal finance influencers with sponsors. 	Send a Message Find a content creator whose overall posts or a single video you find interesting. Draft a message to them. 	Who to Follow Create an annotated list of ten financially-focused social media accounts you would recommend for teens. 
Reluctant Follower Not a fan of following financial influencers? Explain your reasons. 	Start a Trend How could you encourage teens to think about their finances through a TikTok trend? 	Script It Write a script for a one-minute TikTok video on a personal finance topic. 

The Making
Cents Project

Find Four

Locate social media posts from four different influencers on the same topic. Each influencer must have at least 500k followers. Compare and contrast how each person presented the information and the reactions from their followers. Explain which was your favorite and why.

The Making
Cents Project

VIDEO GAMES & PERSONAL FINANCE CHOICE BOARD

Calculate the Cost

Survey gamers and find out how much they spend on video games each year. Summarize your findings.



Game Currency

Describe how currency is earned in a specific video game. How much does it cost and how is it used?



Compare the Plans

Create a table comparing two video game subscription services. Include the cost and what each provides.



Trade Offs

How much time and money is spent on video games? Discuss the trade offs and alternatives.



Worth the Price?

Are video games worth the expense? Share your opinion and persuade someone to see your point of view.



Adult Budgets & Video Games

Discuss how much you think you will spend on video games as an adult.



Make it Better

Draft a letter to a video game creator and explain your thoughts on how they use currency in the game.



Ask an Adult

Interview an adult about their thoughts on teens and video games. Focus on the personal finance angle.



Create Your Own Plan

Describe how you currently plan and pay for video game expenses.



VIDEO GAMES & PERSONAL FINANCE CHOICE BOARD

Calculate the Cost

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Game Currency

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Compare the Plans

Create a table comparing two video game subscription services. Include the cost and what each provides.



Slide 2



Worth the Price?

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Interview an adult about their thoughts on teens and video games. Focus on the personal finance angle.



Create Your Own Plan

Describe how you currently plan and pay for video game expenses.



Calculate the Cost

Survey at least 10 gamers and find out how much they spend on video games each year. Include both game purchases, subscriptions, and in-game purchases. Ask each gamer if they think they spend too much, wish they spent more, or spend about the right amount. Summarize your findings.

Video Games & Personal Finance Choice Board

<p>Calculate the Cost Survey at least 10 gamers and find out how much they spend on video games each year. Include both game purchases, subscriptions, and in-game purchases. Ask each gamer if they think they spend too much, wish they spent more, or spend about the right amount. Summarize your findings.</p>	<p>Game Currency Consider a game you play that uses its own in-game currency. Describe how it is earned, what it costs if you purchase more with real money, and what players purchase with the currency.</p>	<p>Compare the Plans Create a table comparing two video game subscription services. Include the cost and what each provides. Explain whether or not you think they are worth the price. If you were to select one service, which would it be and why?</p>
<p>Video Game Tradeoff Consider your own gaming habits or those of a friend or family member. How much time and money is spent on video games? If that time were spent working instead, how much could be earned? If the money spent was invested, how much could it be worth in 20 years?</p>	<p>Worth the Price? Are video games worth the expense? Research how much teens spend on video games. Share your opinion and persuade someone to see your point of view.</p>	<p>Adult Budgets & Video Games Imagine you are an adult and living on your own. How much do you think you would budget for video game expenses each year? Factor in the cost of new equipment. Based on a job of interest and the associated salary, how much time will you need to work to pay for these expenses?</p>
<p>Make it Better Draft a letter to a video game creator and explain your thoughts on how they use currency in the game. What could be improved? Is the way the currency is advertised, earned, or priced fair? What improvements would you recommend?</p>	<p>Ask an Adult Interview an adult about their thoughts on teens and video games. Focus on the personal finance angle. Do they think teens spend too much money on gaming? Do they think games are reasonably priced? Have they given games or game-related gift cards to teens?</p>	<p>Create Your Own Plan Do you currently spend money on video games? If so, describe how you currently plan and pay for these expenses. How could this be improved?</p>

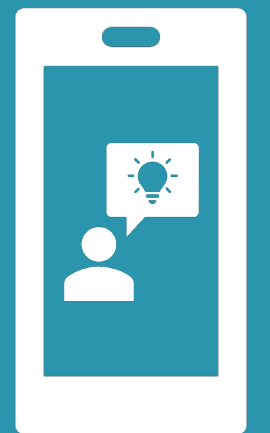


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Influencer or Educator?

Social Media as a Source of
Financial Information
(and Advertising?)



35%

**of teens report learning
about personal finance on
social media**

45%

**of teens were more interested
in investing due to social media
attention on Game Stop**



Tik Tok



Instagram



YouTube



#FinTok

#MoneyTok

#StockTok



**johnefinance**
Johnefinance | John Eringman

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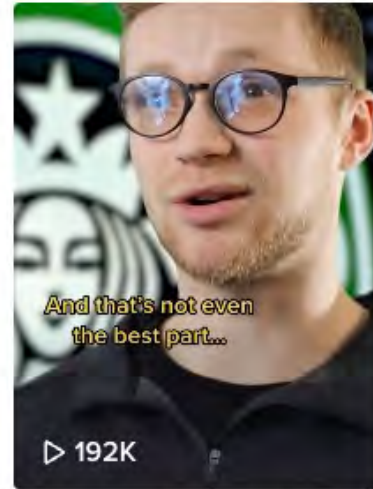
401 Following 1.2M Followers 20.6M Likes

Helping You Achieve Financial Independence
👉 FREE 5 Steps to Achieve FI ✅

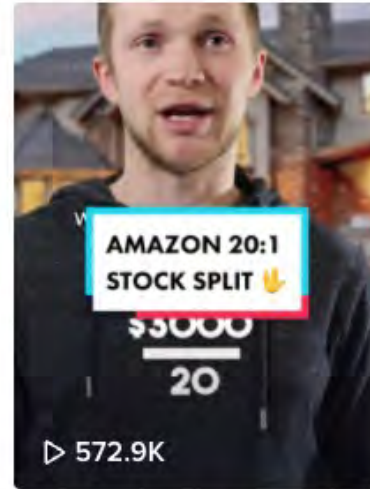
Johnefinance.com/5steps

Videos

Liked



The Secret to Starbucks m...



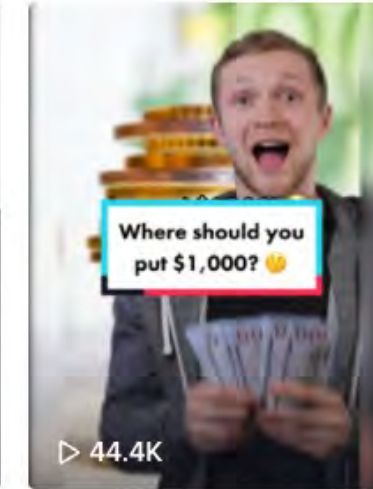
WHAT THIS MEANS FOR I...



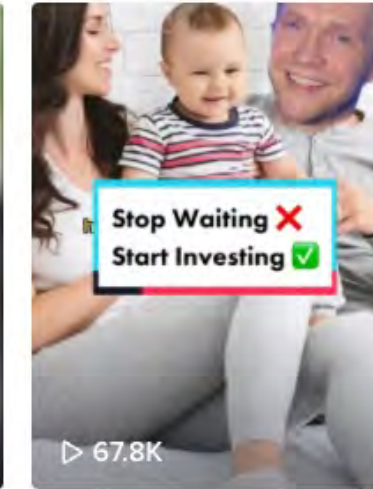
The truth comes out #p...



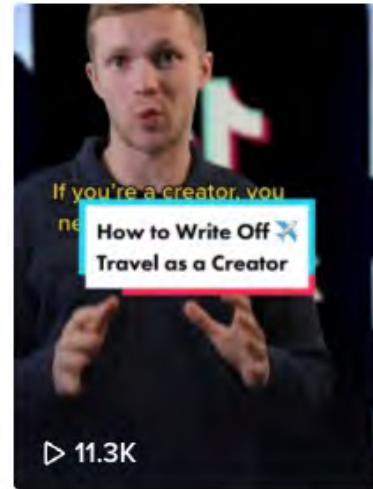
Save on taxes with David :)



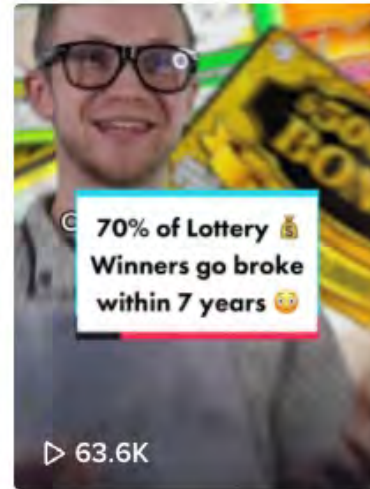
Where should you put \$1,0...



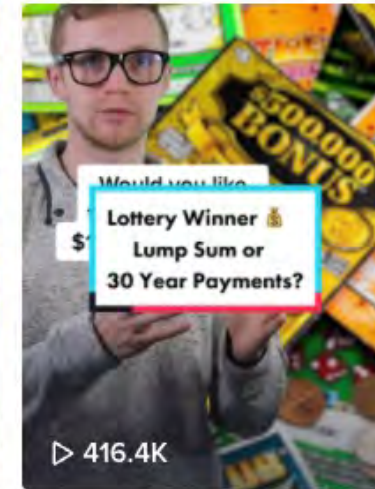
Since no one teaches you ...



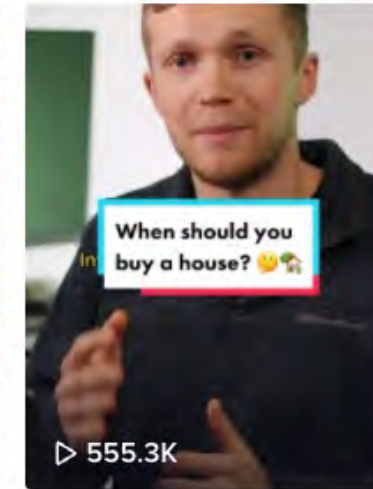
How to Write Off Travel Ex...



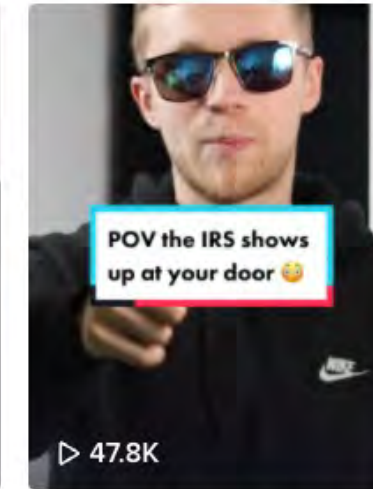
70% of Lottery Winners go ...



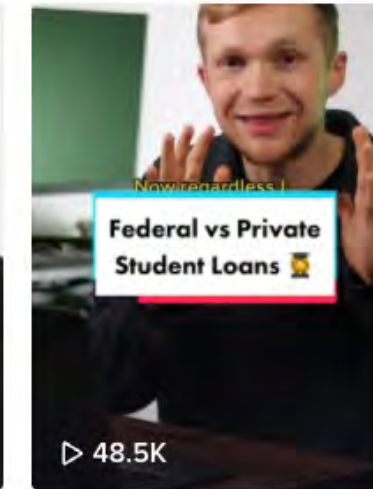
Which Bag You Taking? ...



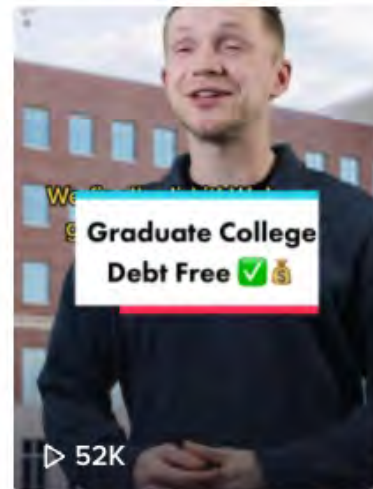
When's the best time to bu...



THEY'RE A BUNCH OF BU...



Listen up Students, I give ...



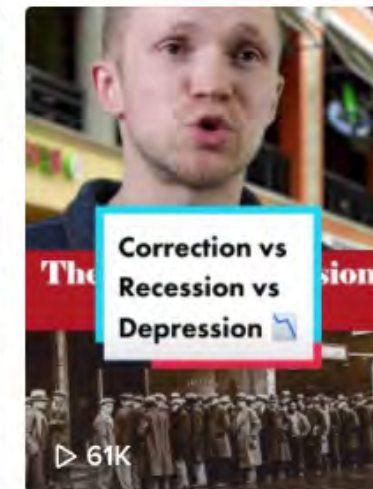
Choose your character ...



I'm surprised most people ...



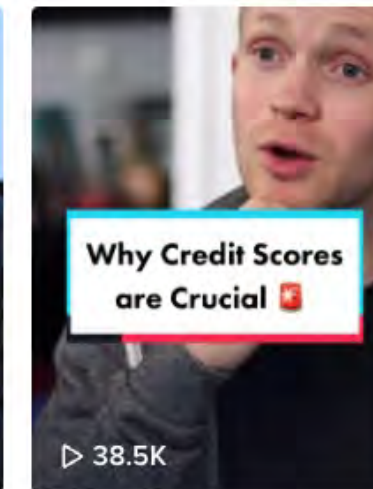
Don't be that guy... #pers...



This was in my drafts as "F...



POV it's 2025 and you wa...



University isn't teaching thi...



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Johnefinance | John Eringman

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“Posting content is a lot like investing. The best time to start was 20 years ago. The second best time to start is today.”



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Don't make this mistake w...	The BEST KEPT secret to ...	Hi, it's me. #johnsfinanceti...	Investing is easy, here is h...	The 100,000 Point Capital ...	The truth about rebates an...
 ▶ 39.8K	 ▶ 120.3K	 ▶ 150.4K	 ▶ 228.4K	 ▶ 50.8K	 ▶ 342.1K
Short term vs. long term ca...	It's not too late to invest lik...	Sales psychology trick 101 ...	The difference between ri...	Bonuses now tied to diver...	Can you guess the best off...
 ▶ 190.4K	 ▶ 1.9M	 ▶ 403.8K	 ▶ 175.3K	 ▶ 16.7K	 ▶ 108.5K
Did you know the interest ...	POV: Buying a Diamond e...	Making extra mortgage pa...	Free monies from the ban...	This is why you need to st...	Amazon missed revenue ...

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John Liang

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"You don't get what you don't ask for"

znap.link/JFT



inspiredbudget

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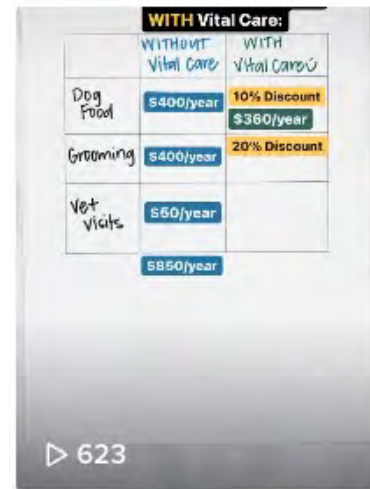
70 Following 92.6K Followers 731.9K Likes

Learn how to budget, pay off debt, and save money! ↓

jlinks.io/3pXube8

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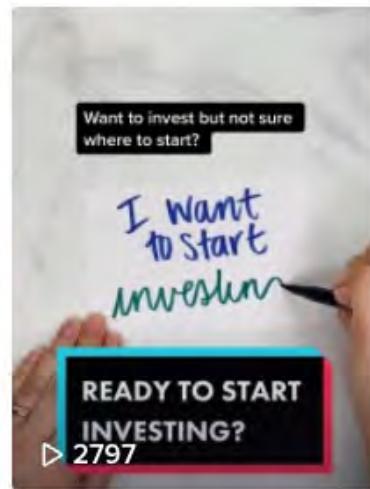
Liked



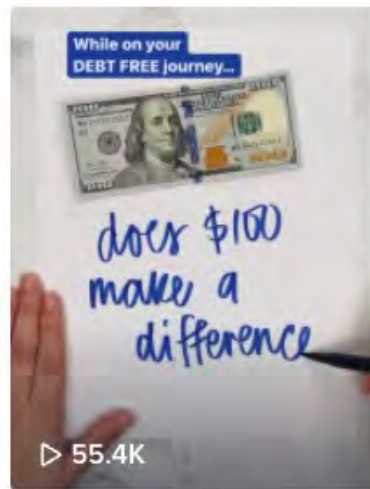
#ad Thanks to @Petco for ...



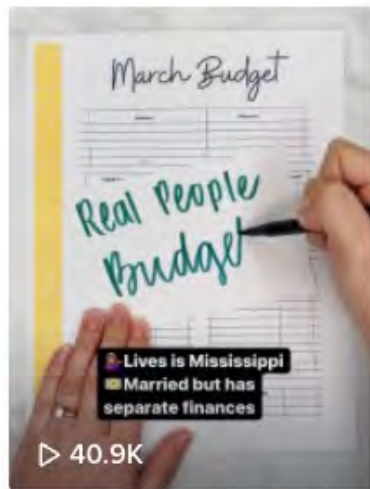
Start with the plan. Then fo...



Get your free stock (link in ...



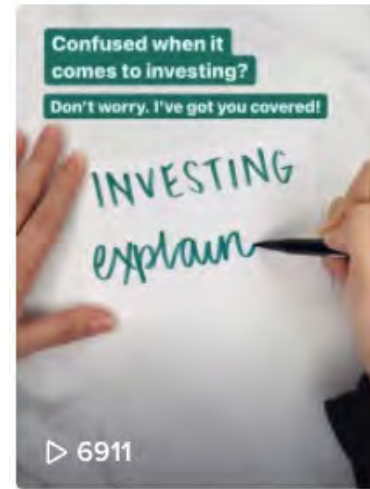
Free budget class (link in b...



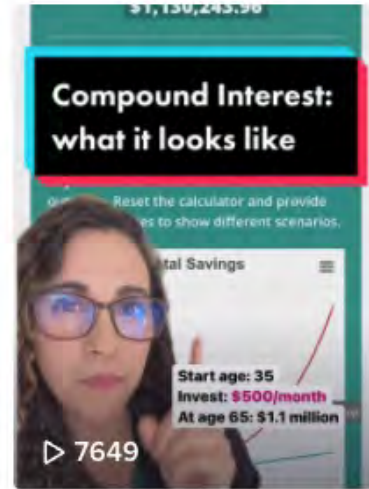
FREE BUDGET CLASS! Lin...



Let's invest! #rothira #retir...



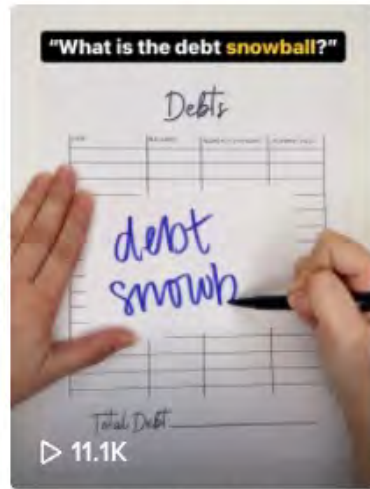
Still confused? Sign up for ...



Free investing class! Link i...



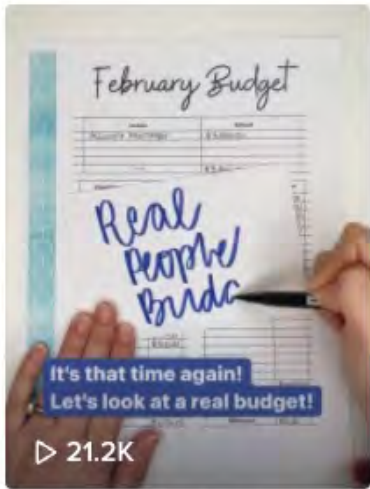
It's how I budget #budgeti...



Get my free debt free road...



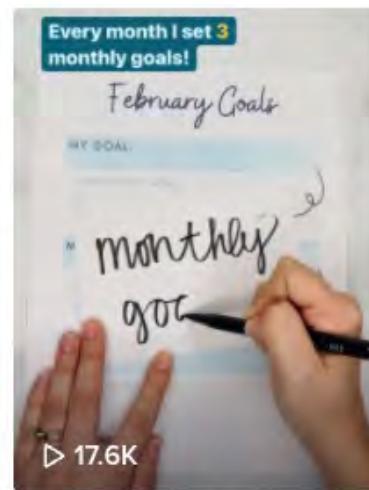
Would you try this? #budg...



Sign up for my free budget...



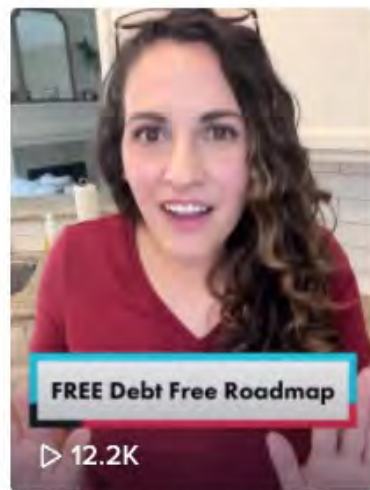
Get my budget binder (link...



Share your goals! #monthl...



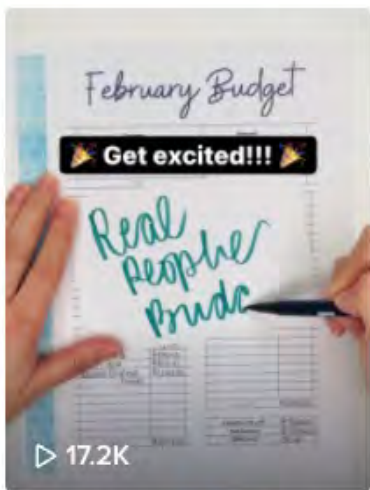
Grab these now! #ITriedItl...



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That income 🥰🥰 #budg...

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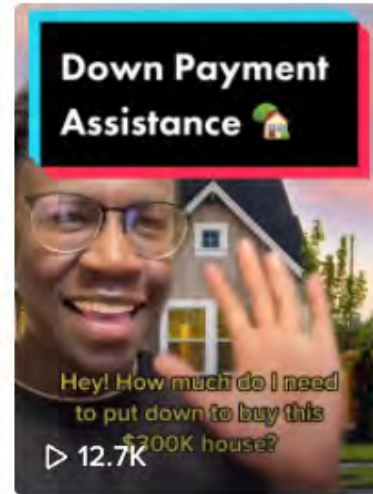
bit.ly/3Hzq8dK

Videos

Liked



POV: You live in the U.S. ...



Shhh don't share this 🤫 #...



Watch until the end for a ...



What's your number? 🤔...



Do you know the differen...



The 🔥 movement! 🤔 #fir...



Do you have one?? 💰 #4...



@Foundation Credit Solut...



Secret hotel hack 🤔 #mon...



Make some extra money!!!...



Don't wait to start! 📈 #sto...



Amex fees 🤔 #amex #cre...



POV you're buying a car i...



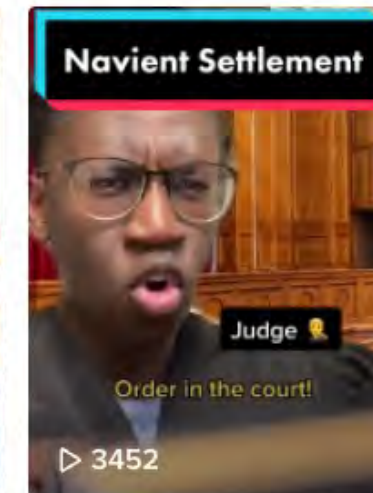
Explaining stock splits! Ins...



Ever wondered about this...



Did your loans get cancell...



Just bought this brand new beamer for \$40K! 123.1K views."/>





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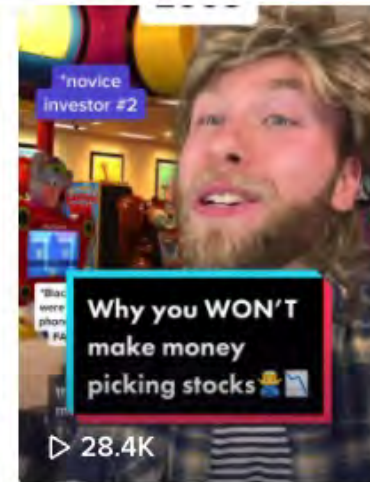
stanwith.me/nicktalksmoney

Videos

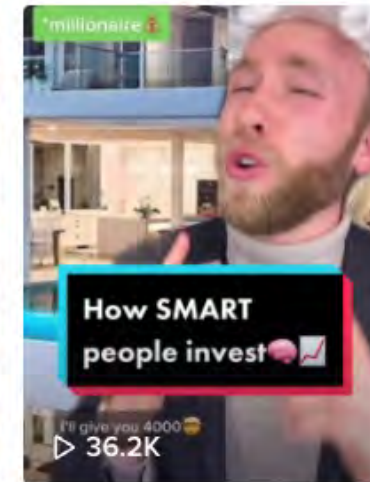
Liked



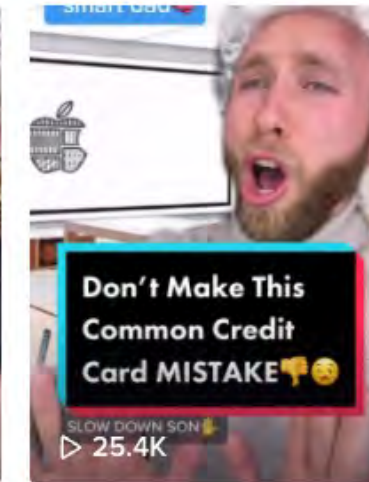
What books would you ad...



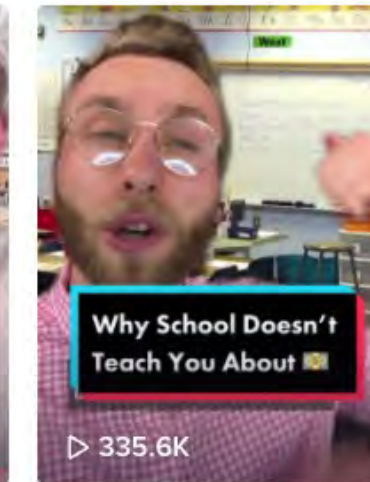
Why you WON'T make m...



How SMART people inves...



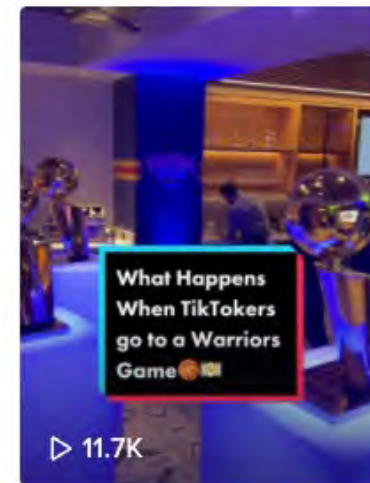
How to increase your cre...



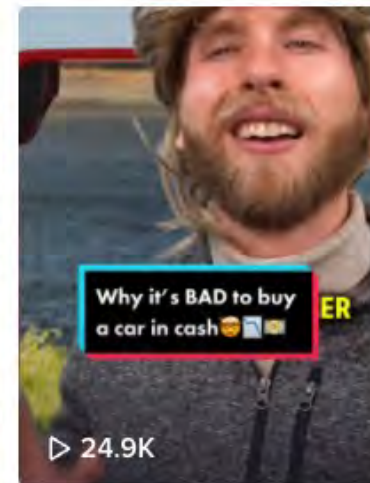
Have you learned more fr...



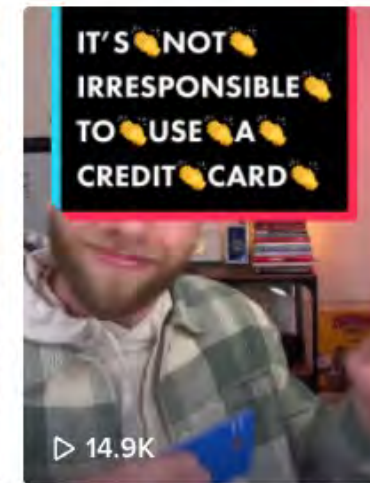
It's really that easy! #...



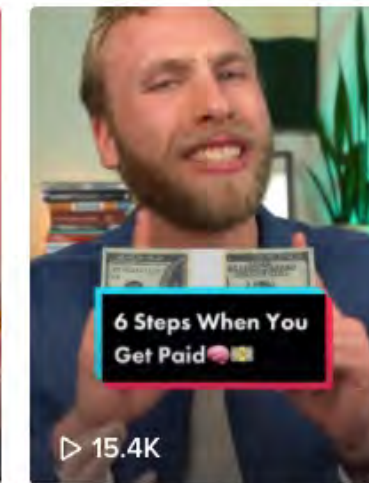
It's the cake holding 🍰th...



Why it's BAD to buy a car ...



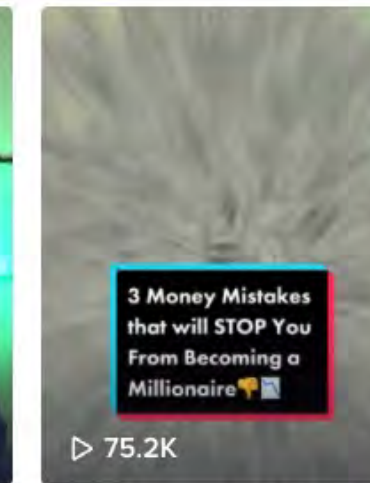
IT'S NOT IRRESPONSIBL...



6 steps when you get pai...



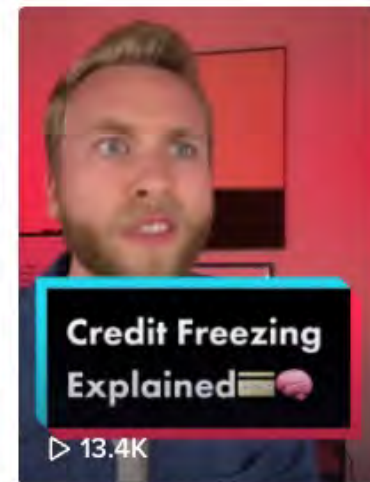
Are you doing all 3? #...



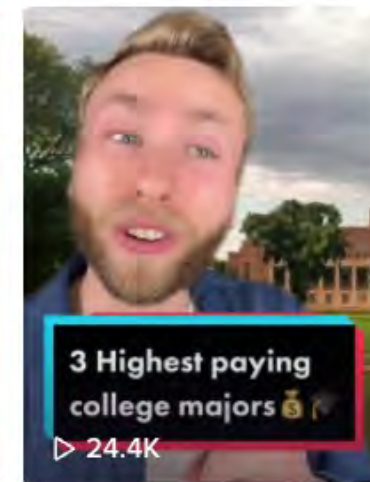
Number 3 GUARANTEES ...



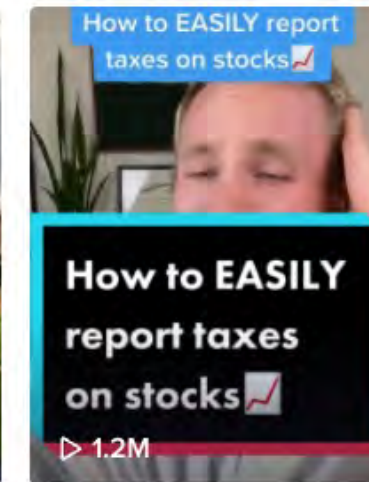
This is why the rich don't ...



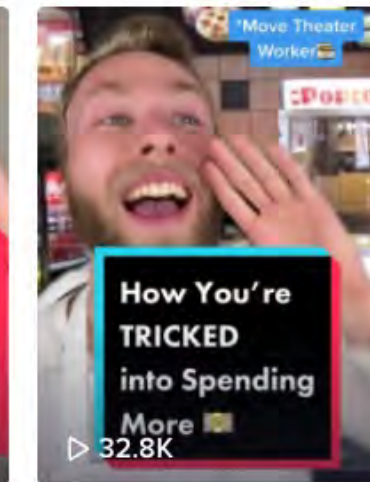
Credit Freezing explained...



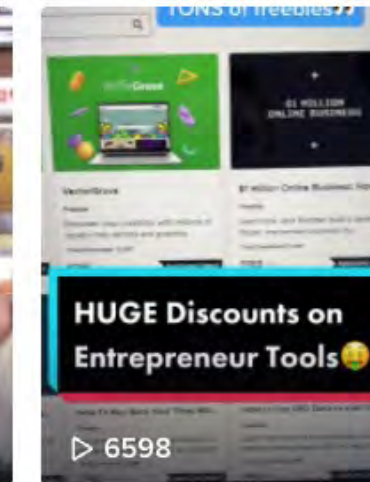
3 Highest paying #colleg...



#ad The EASY way for inv...



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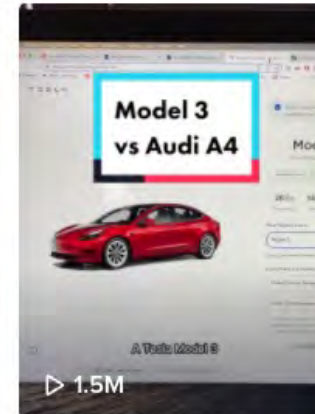


Videos

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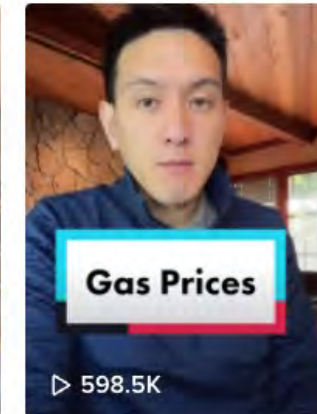
Reply to @jacques013 Ho...



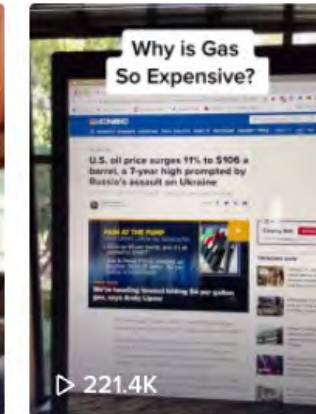
How much can you save ...



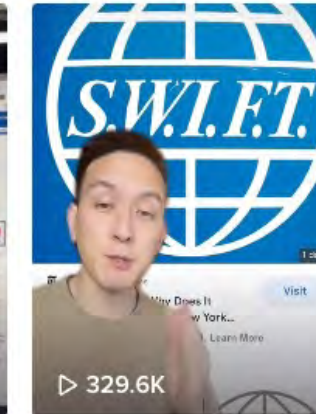
The Apple Event Summar...



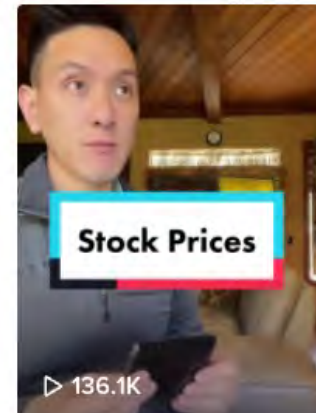
The Situation with Gas Pri...



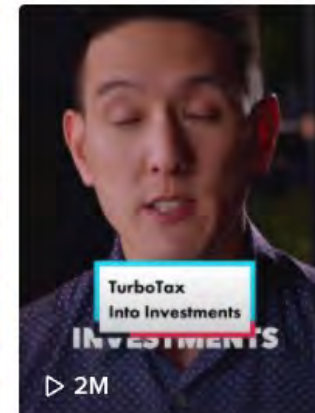
Gas prices are about to g...



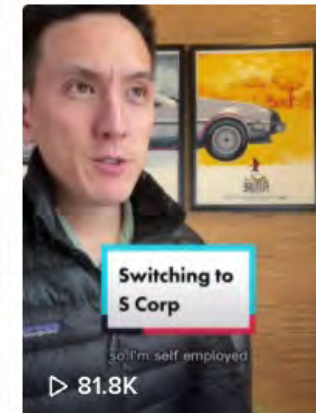
Russia's Ban from SWIFT: ...



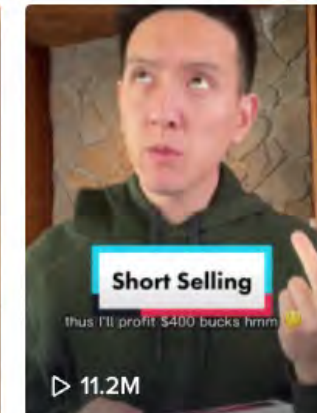
A lesson on stock prices! ...



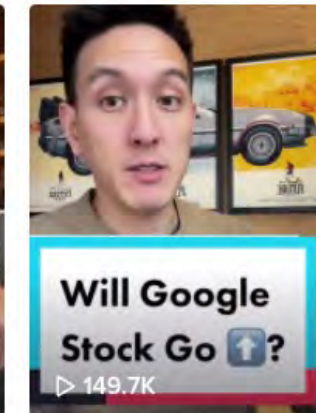
Time to get Into Investme...



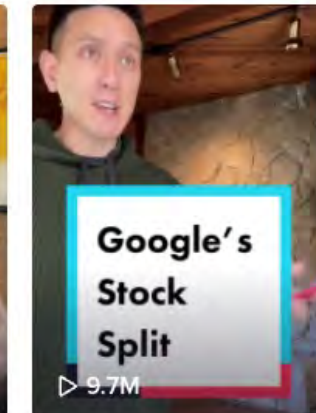
When to switch from LLC ...



Rich Dad Lesson on the ...



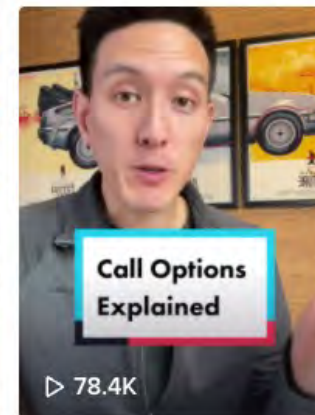
Reply to @humphreytalks...



Explaining Google's 20:1 ...



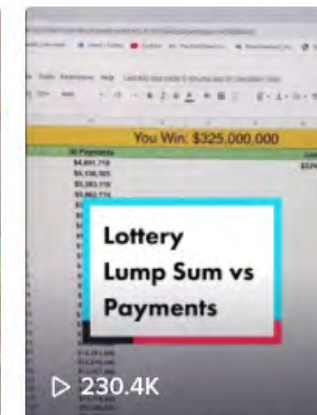
What does it mean to "Ml...



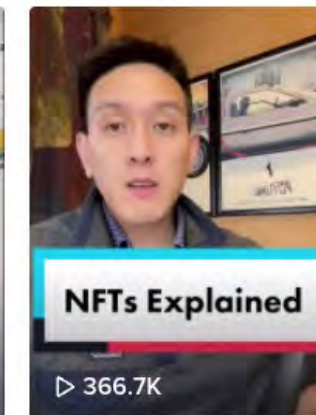
Reply to @yawsnrowusu...



How much can you save ...



Lottery Payouts: Lump Su...



Reply to @raqiaashare N...



Hello Tik Tok, I've missed...



humphreytalks

Humphrey Yang

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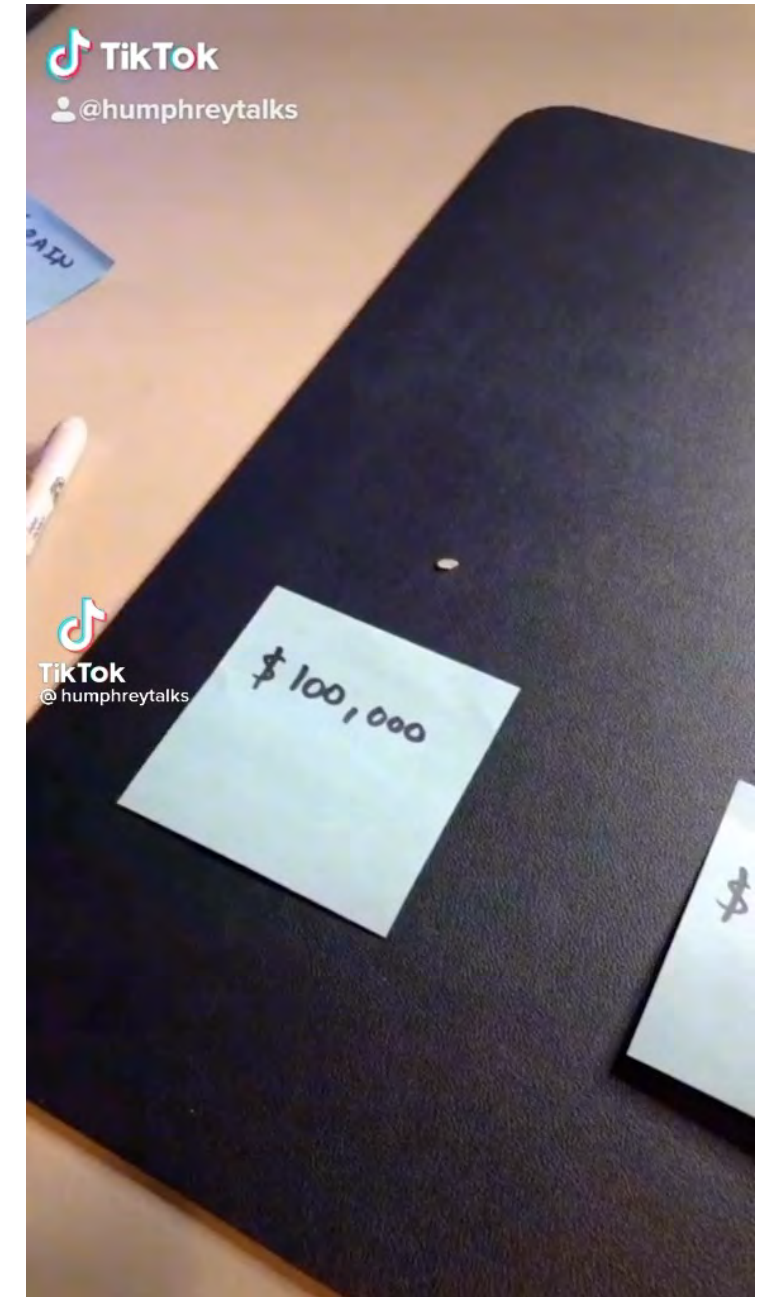
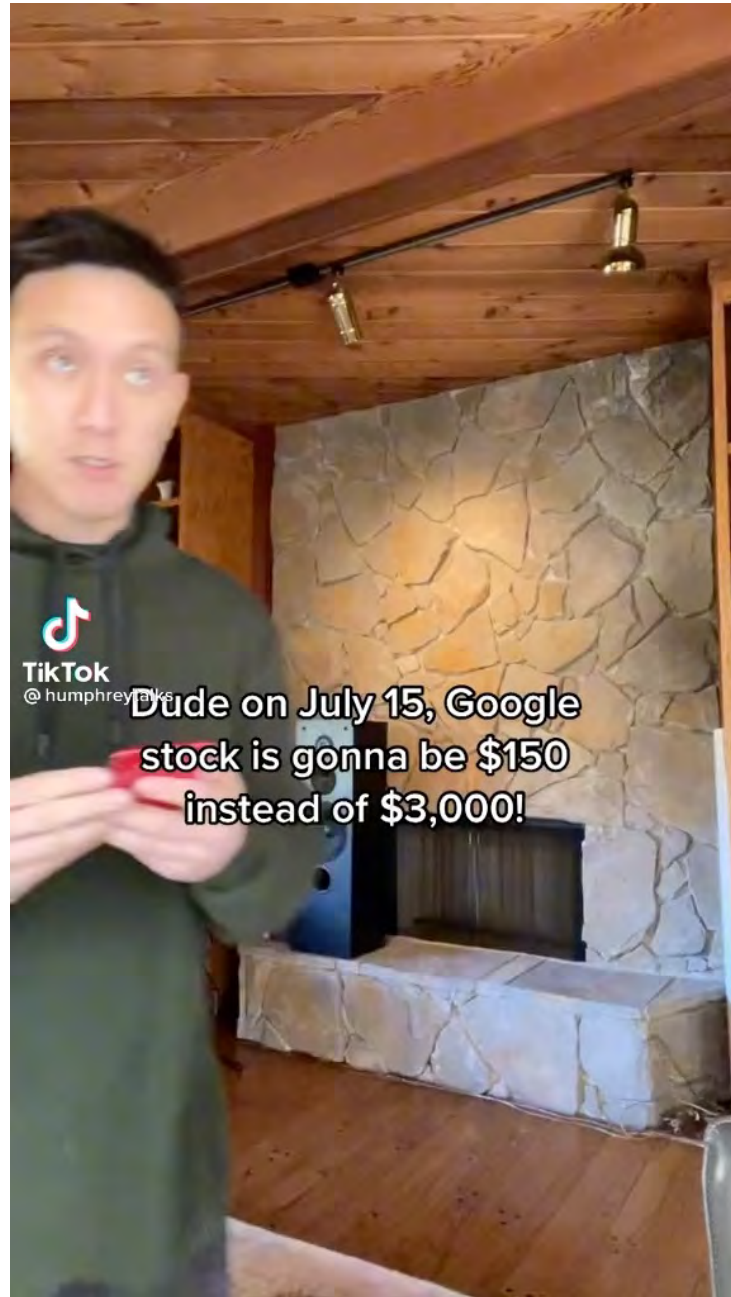
Bay Area, CA

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Saving and/or Linking to TikTok Videos



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- Just a Cloud Away - Phar...
- Nobody Like U - From "T...
- Funeral Music - Bobby C...
- #spring
- #womenownedbusiness

Videos Liked

Grid of 28 video thumbnails with titles and view counts:

- Can you afford a Tesla? (55.2K)
- Model 3 vs Audi A4 (1.5M)
- Apple Event (1M)
- Gas Prices (598.4K)
- Why is Gas So Expensive? (221.3K)
- What is SWIFT? (329.5K)
- TurboTax Into Investments Episode 2 (2.1M)
- What are Sanctions? (455.5K)
- Stock Prices (136K)
- TurboTax Into Investments (2M)
- Switching to S Corp (81.7K)
- Short Selling (11.2M)
- Will Google Stock Go Up? (149.7K)
- Google's Stock Split (9.7M)
- Coachella NFTs include Li... (249.3K)
- Common IRA Mistake (219.4K)
- Minting NFTs (322.3K)
- Call Options Explained (78.4K)
- Almond Milk (307.5K)
- Lottery Lump Sum vs Payments (230.4K)
- (366.7K)
- (72.6K)
- Save Money Easily (159.7K)
- Gas Prices (173.2K)

A screenshot of a TikTok video player. The video shows a man with dark hair, wearing a blue striped t-shirt, speaking directly to the camera. The background is a room with a wooden ceiling and stone wall. A white text box is overlaid on the video, containing the following text:

Price of Gas Breakdown:
60% Crude Oil
15% Refining
11% Distribution
14% Taxes

The TikTok logo and the username "@humphreytalks" are visible in the bottom right corner of the video player. There are also navigation icons (back, forward) on the right side of the player.

humphreytalks ✓
Humphrey Yang · 3-2 Follow

Gas prices are about to go way up. #gas #prices #ukraine #russia
🎵 original sound - Humphrey Yang

👍 12.2K 💬 2343 <https://www.tiktok.com/@humphreytalks/video/7070616731...> Copy link

Log in to see comments

Log in to see comments and like the video.

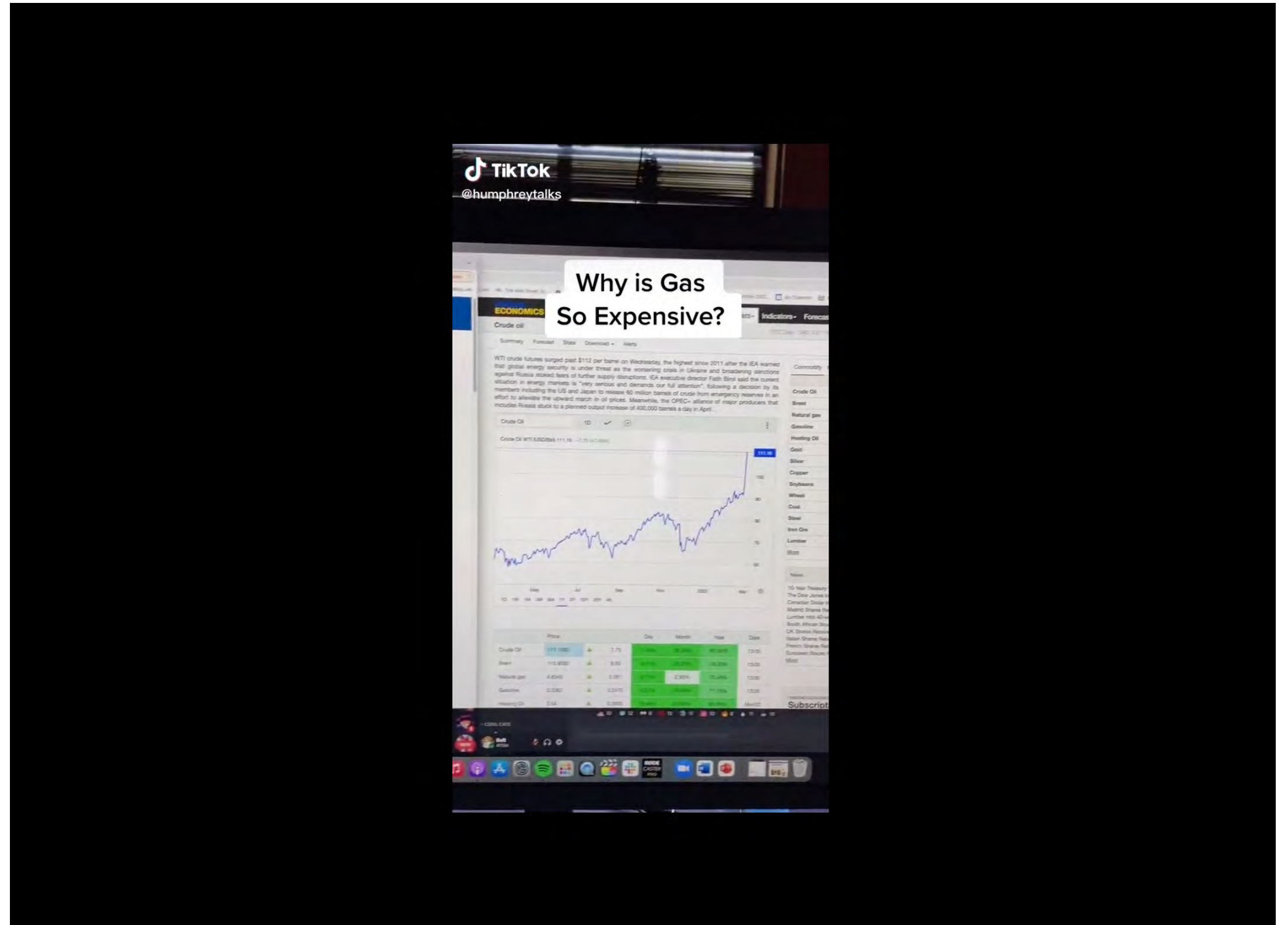
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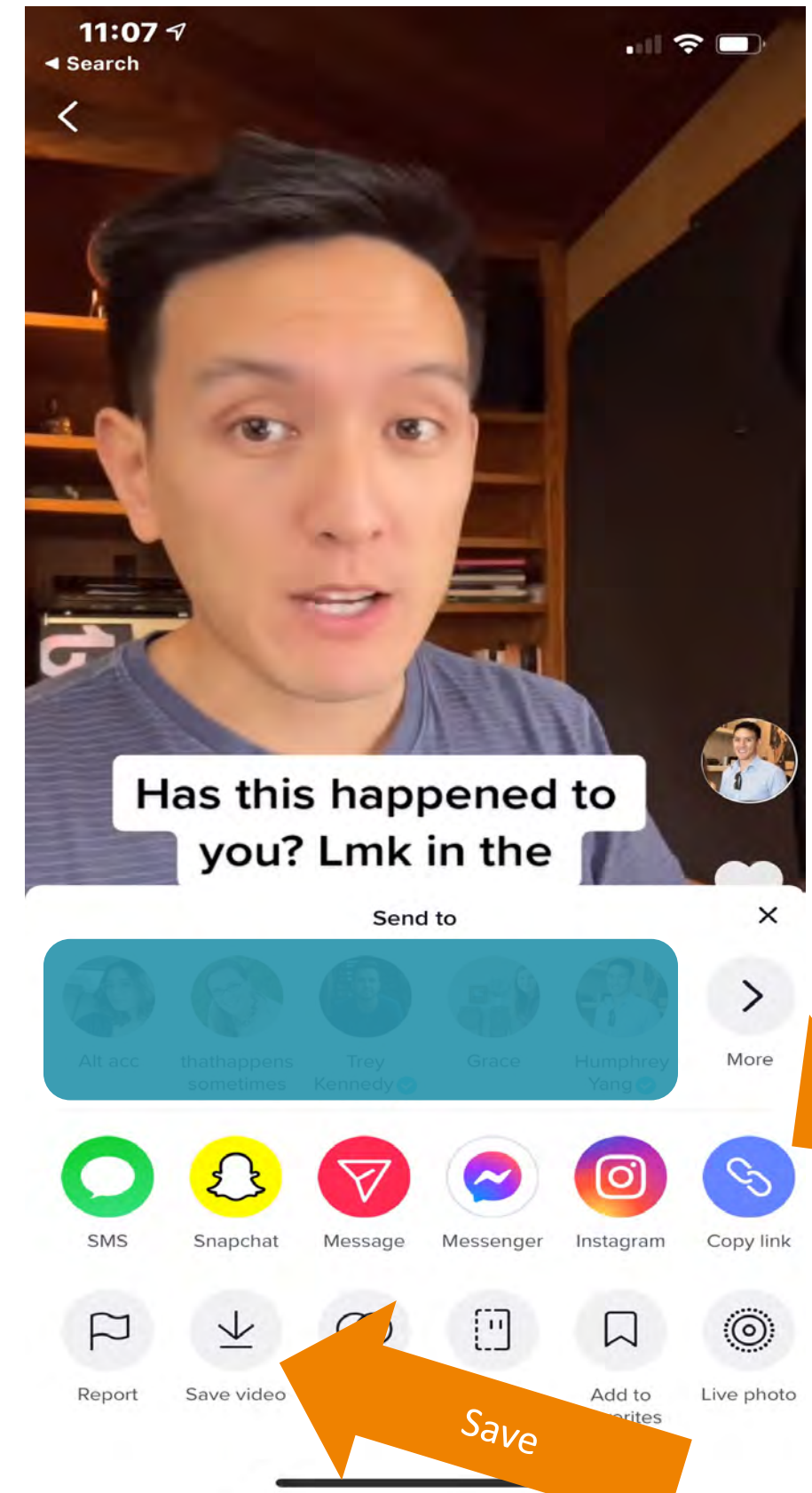
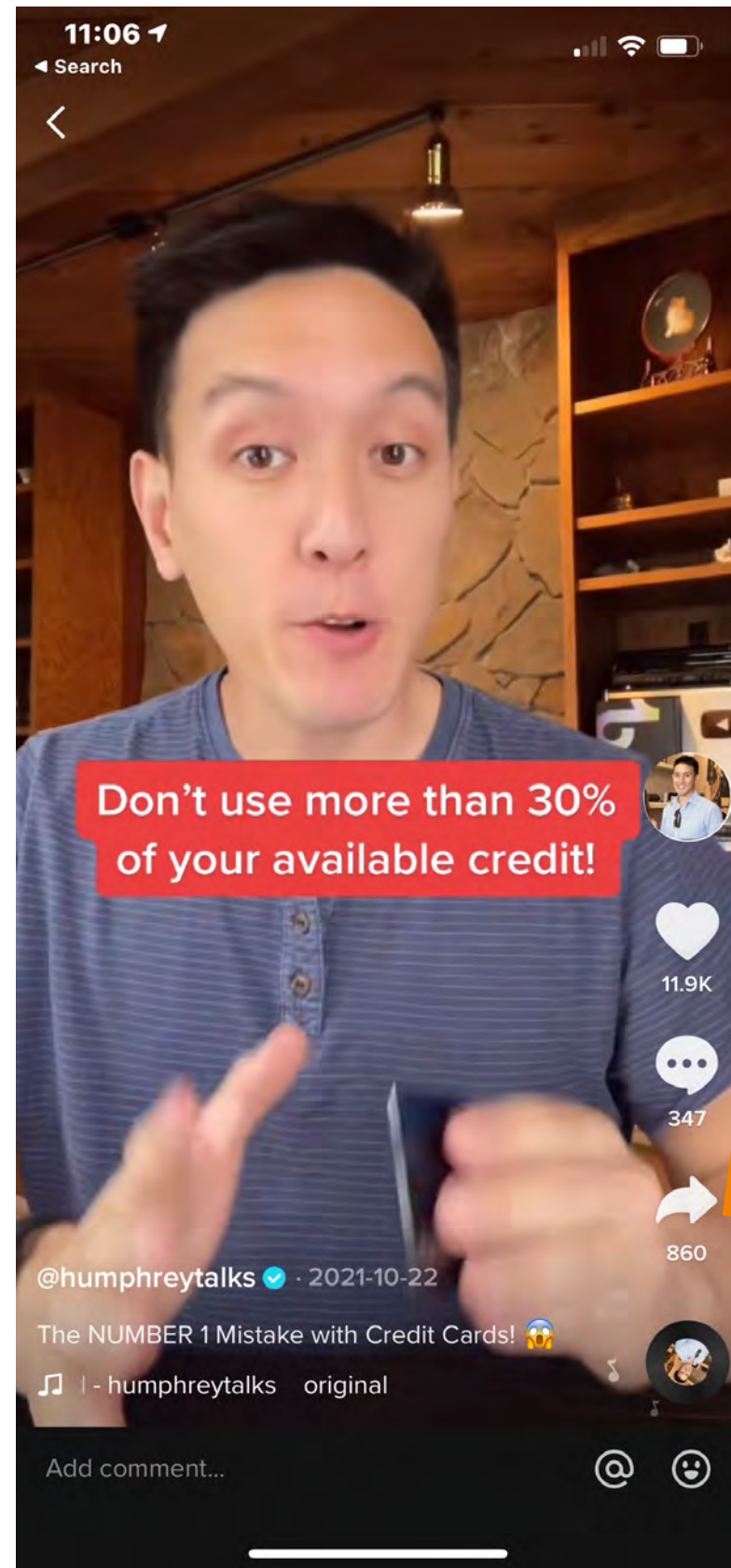
Don't have an account? [Sign up](#)

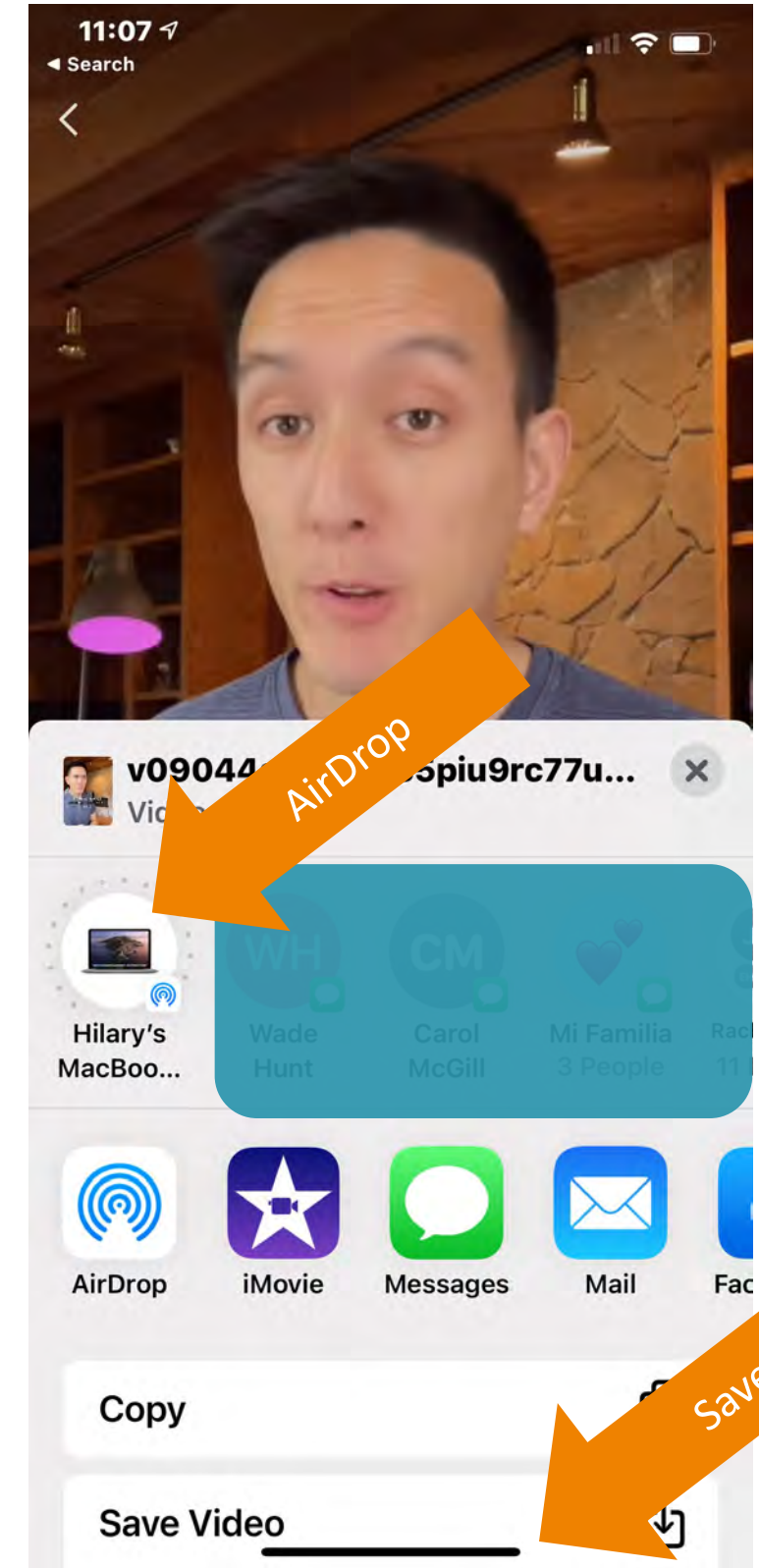
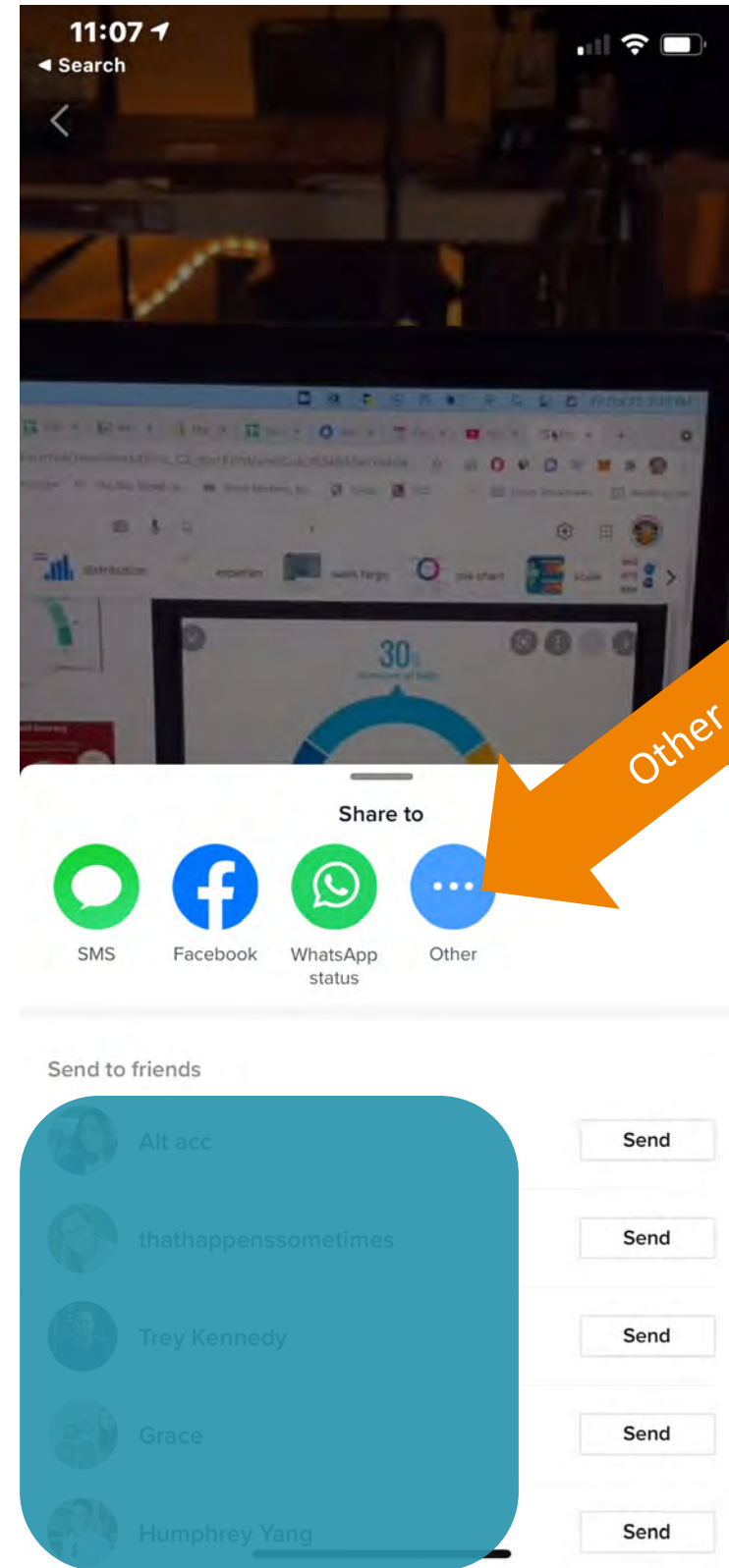


The screenshot shows a mobile browser displaying a website with fuel price information. The page has a teal header with navigation links: "Fuel Demand", "Fuel News", "Meet the Analysts", and "FAQs". Below the header, there is a "Region" section with a dropdown menu for "Country, state or MSA" and flags for "US" and "CAN". A "Sign-Up for Late Breaking Email Alerts" button with an envelope icon is also present. The main content area shows a table of fuel prices, with a red tab for "Most Expensive Fuel Prices" and a teal tab for "Least Expensive Fuel Prices". The table has columns for "Region", "Price", and "Change". A context menu is open over the table, listing options like "Loop", "Show All Controls", "Open Video in New Tab", "Save Video As...", "Copy Video Address", "Picture in Picture", "Cast...", "LastPass", "Search", "Toby", and "Inspect". A hand is holding a stylus pointing at the "Loop" option. The bottom of the screen shows a dock with various app icons and a TikTok watermark in the bottom right corner.

Region	Price	Change
California	4.857	0.027
Hawaii		-0.008
Oregon		0.020
Nevada		0.014
Washington		0.047
Illinois		0.041
Alaska		0.030
Arizona		0.022
New York		0.026
Pennsylvania		0.046
Connecticut	3.751	0.034
New Jersey	3.686	0.029
Vermont	3.678	0.022
Delaware	3.676	0.052









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@theeverydaymil1

In order to reach your first million,
you've got to reach your first \$100k!
If you want to reach your first \$100k,
you've got to reach your first \$10k!
Remember this... building wealth
takes time and persistence. Know
that we all start somewhere! 💪

 the.everyday.millennial



Kevin L. Matthews II, M.S.
@BuildingBread



What is dollar cost averaging or DCA?

Dollar cost averaging is deciding that you're only getting \$20 worth of gas 🚰 regardless of the price.

The stock market works in a similar way. You're putting the same dollar amount in on a regular schedule.

Now you know investing! 😊



On A *Budget*

"I'm not buying that
because I didn't
@budgetqueen_blog
plan for it."

vs

Being *Cheap*

"I'm not buying that
because it costs
too much."

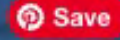
People struggle with what **budgeting** really is, it's simply a **plan for your money**. It has nothing to do with price. We just don't spend money we didn't plan to spend, it doesn't matter if it's expensive or not.



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helping personal finance
**CONTENT CREATORS
& BRANDS**

create **BETTER CONTENT**

reach **THEIR AUDIENCE**

AND *make more* **MONEY**



A large, stylized question mark is rendered in a light orange color, serving as a background for the text. The question mark is composed of a circular top and a vertical stem with a hook at the bottom. The text is centered over the question mark.

Discussion

Questions



Financial Influencers

- Would you follow accounts that promote financial topics?
- How would you select accounts to follow? What would you look for?



Trustworthy Information

- How do you know if an influencer is providing sound financial advice?
- Does it matter if the influencer is earning money from endorsements and/or companies?

PERSONAL FINANCE & SOCIAL MEDIA TIC-TAC-TOE

Find Four

Locate social media posts from four different influencers on the same topic.



Create a Profile

Describe a social media channel you might start focused on personal finance topics.



Post-a-Day

Create a social media calendar with a month of personal finance-related post ideas.



Education or Advertisement?

Examine the social media profiles of three personal finance influencers with sponsors.



Send a Message

Find a content creator whose overall posts or a single video you find interesting. Draft a message to them.



Who to Follow

Create an annotated list of ten financially-focused social media accounts you would recommend for teens.



Reluctant Follower

Not a fan of following financial influencers? Explain your reasons.



Start a Trend

How could you encourage teens to think about their finances through a TikTok trend?



Script It

Write a script for a one-minute TikTok video on a personal finance topic.



Find Four

Locate social media posts from four different influencers on the same topic. Each influencer must have at least 500k followers. Compare and contrast how each person presented the information and the reactions from their followers. Explain which was your favorite and why.

Social Media & Personal Finance Choice Board

<p>Find Four Locate social media posts from four different influencers on the same topic. Each influencer must have at least 500k followers. Compare and contrast how each person presented the information and the reactions from their followers. Explain which was your favorite and why.</p>	<p>Create a Profile Imagine you are going to start a social media channel of your own that is focused on personal finance topics. Select a username, and write your bio. Describe your target audience and the approach you would take to your posts.</p>	<p>Post-a-Day Create a calendar with a month of personal finance-related post ideas. Think about what you'd be interested in hearing about and who your audience might be. Provide more details for one week (seven days) with a thumbnail title and what you would include in the post itself.</p>
<p>Education or Advertisement? Examine the social media profiles of three personal finance influencers with sponsors. Write a paragraph about each influencer. Identify their sponsors and explain whether or not you think their content is educational or promotional.</p>	<p>Send a Message Find a content creator whose overall posts or a single video you find interesting. Draft a message to them. Include what you like about their content and ask a few questions that you'd like to have answered.</p>	<p>Who to Follow Create an annotated list of ten financially-focused social media accounts you would recommend for teens. Include at least two reasons people should follow each one.</p>
<p>Reluctant Follower Not a fan of following financial influencers? Provide three reasons you wouldn't follow personal finance-related content creators on social media and explain each one.</p>	<p>Start a Trend How could you encourage teens to think about their finances through a TikTok trend? Generate an idea and describe what it would involve. What would people have to do, say, or show? What hashtags would you include?</p>	<p>Script It Write a script for a one-minute TikTok video on a personal finance topic. Create it in a table showing what you would say in one column and what followers would see in the other. Think about how you would "hook" your audience.</p>

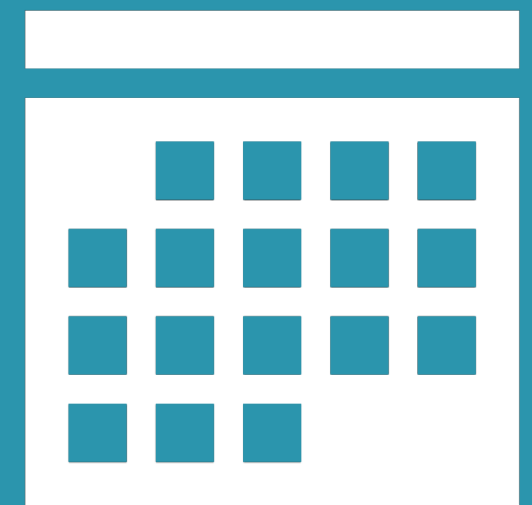


Today's Topics

- A Look at Today's Teens
- Video Games, Spending, and Virtual Currency
- Influencer or Educator? Social Media as a Source of Financial Information
- Rent or Buy? Subscription Services

Rent or Own?

Subscription Services as a
Way of Life



Name Your Subscriptions

In the chat, list
subscriptions
services you
currently use.



Let's Subscribe

SUBSCRIPTION CATEGORY	EXAMPLES
Amazon Prime	
Beauty subscription boxes	Birchbox, Ipsy, Dollar Shave Club, etc.
Book services	Kindle, Audible, etc.
Children's subscription boxes	Books, toys, games, etc.
Cloud storage	Dropbox, iCloud, OneDrive etc.
Dating apps	Tinder, Match, eHarmony, etc.
Diet/fitness apps	MyFitnessPal, Lose It!, Fitbit, etc.
Digital newspapers/magazines	New York Times, Washington Post, The Atlantic, etc.
Fashion subscription boxes	Stitch Fix, Trunk Club, etc.
Gaming services	PlayStation Now, Xbox Game Pass, Utomik, etc.
Home security systems	ADT, Nest, Ring, etc.
Identity protection service	LifeLock, Identity Guard, etc.
Lifestyle subscription boxes	FabFitFun, My Geek Box, Mindfulness Box, etc.
Meal services	HelloFresh, Blue Apron, etc.
Mobile phone service	Verizon, Sprint, Boost Mobile, etc.
Music streaming	Spotify, Pandora, XM Radio, etc.
Pet's subscription boxes	BarkBox, Chewy Goody Box, etc.
TV/movie services	Netflix, Hulu, cable, premium packages, etc.
Web hosting	Wix, GoDaddy, etc.
Wellness apps	Headspace, Happify, etc.
WiFi at home	Comcast, AT&T, CenturyLink, etc.

2-MINUTE TAKEDOWN



Subscriptions services continue to gain wallet share from consumers

The average monthly spend on subscription services is \$273, up from \$237 in 2018. This 15% increase equates to an additional \$430 per year.



Despite higher spend, consumers are less aware of their spending

Though consumers are actually spending more than they were three years ago, their guesses for how much they spend worsened. Not only are consumers less aware of their spending, 100% of respondents were unaware of their actual spend on subscription services.



Subscriptions services are becoming ingrained in daily life

Services like mobile phones were top of mind for consumers in 2018, but in 2021 the opposite is true and seem to have been relegated to a background utility role in people's minds.



Which subscription services do consumers use the most—and what do they pay?

SUBSCRIPTION CATEGORY	PERCENT WHO SUBSCRIBE	MOST COMMON SPEND PER MONTH
Mobile phone services	75%	\$50
WiFi at home	72%	\$50
TV/movie services	66%	\$20
Amazon Prime	48%	\$99
Music Streaming	31%	\$10
Gaming services	18%	\$10
Cloud storage	13%	\$10
Home security systems	12%	\$10
Digital newspapers/magazines	9%	\$10
Beauty subscription boxes	7%	\$20
Book services	7%	\$10

Diet/fitness apps	6%	\$10
Identity protection service	6%	\$10
Pet's subscription boxes	5%	\$20
Meal services	5%	\$40
Web hosting	5%	\$10
Children's subscription boxes	4%	\$20
Lifestyle subscription boxes	4%	\$40
Fashion subscription boxes	4%	\$20 \$50
Wellness apps	3%	\$10
Dating apps	3%	\$10

Average total spend among the 21 categories measured:



How much do you spend each month on subscriptions?

We asked 2,500 consumers.



\$273.28

2021
This is **3.4x** more
than consumers
guessed they spend

\$62/month

\$96/month

FIRST GUESS

SECOND GUESS

Actual monthly spend

How much did consumers underestimate their monthly subscription costs?

89% underestimated what they spend each month
and of the 89% who underestimated were off by:

Less than 25%

6%

\$25-99

19%

\$100-199

23.5%

\$200-\$299

21%

\$300-\$399

12%

More than \$400

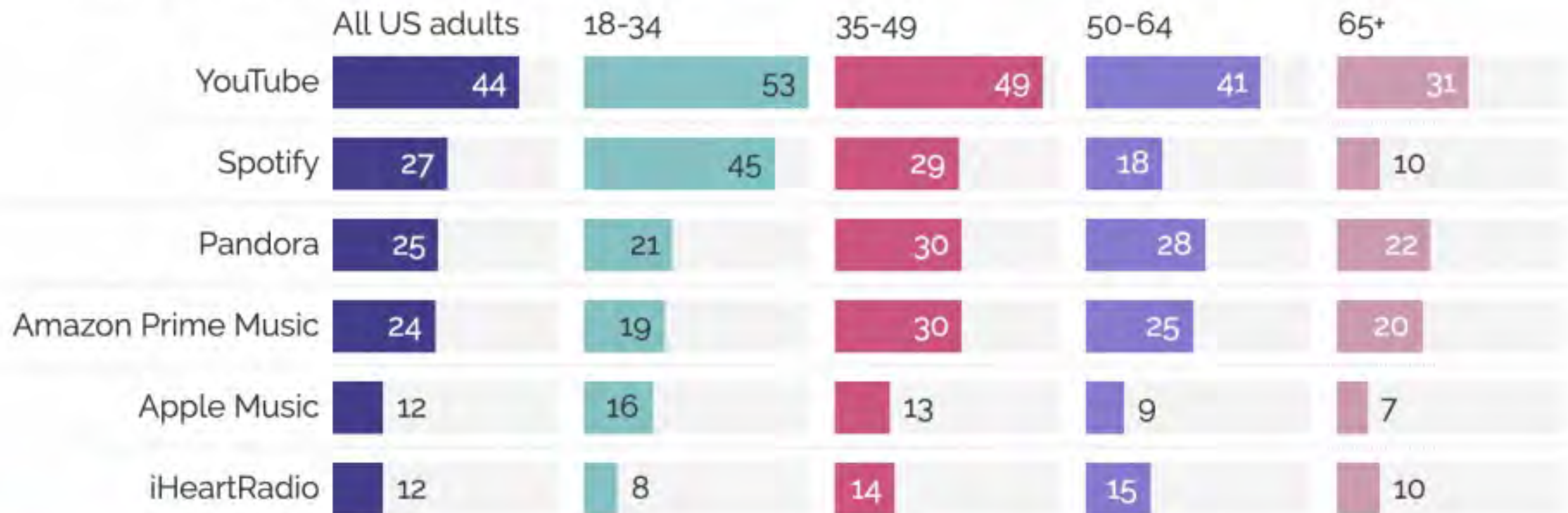
13%

Consumer awareness: What subscription services are top-of-mind?

TV/movie services	7.5	MORE AWARE
Music streaming	7.4	↑
Fashion subscription boxes	7.4	↑
Dating apps	7.4	↑
Book services	7.2	
Wellness apps	7.2	
Pet's subscription boxes	7.2	
Lifestyle subscription boxes	7.1	
Beauty subscription boxes	7.1	
Diet/fitness apps	7.1	
Gaming services	7.0	
Children's subscription boxes	7.0	
Amazon Prime	7.0	
Meal services	6.7	
Home security systems	6.6	
Web hosting	6.4	
Digital newspapers/magazines	6.3	
WiFi at home	6.1	↓
Identity protection service	6.1	↓
Cloud storage	6.1	↓
Mobile phone service	5.8	LESS AWARE

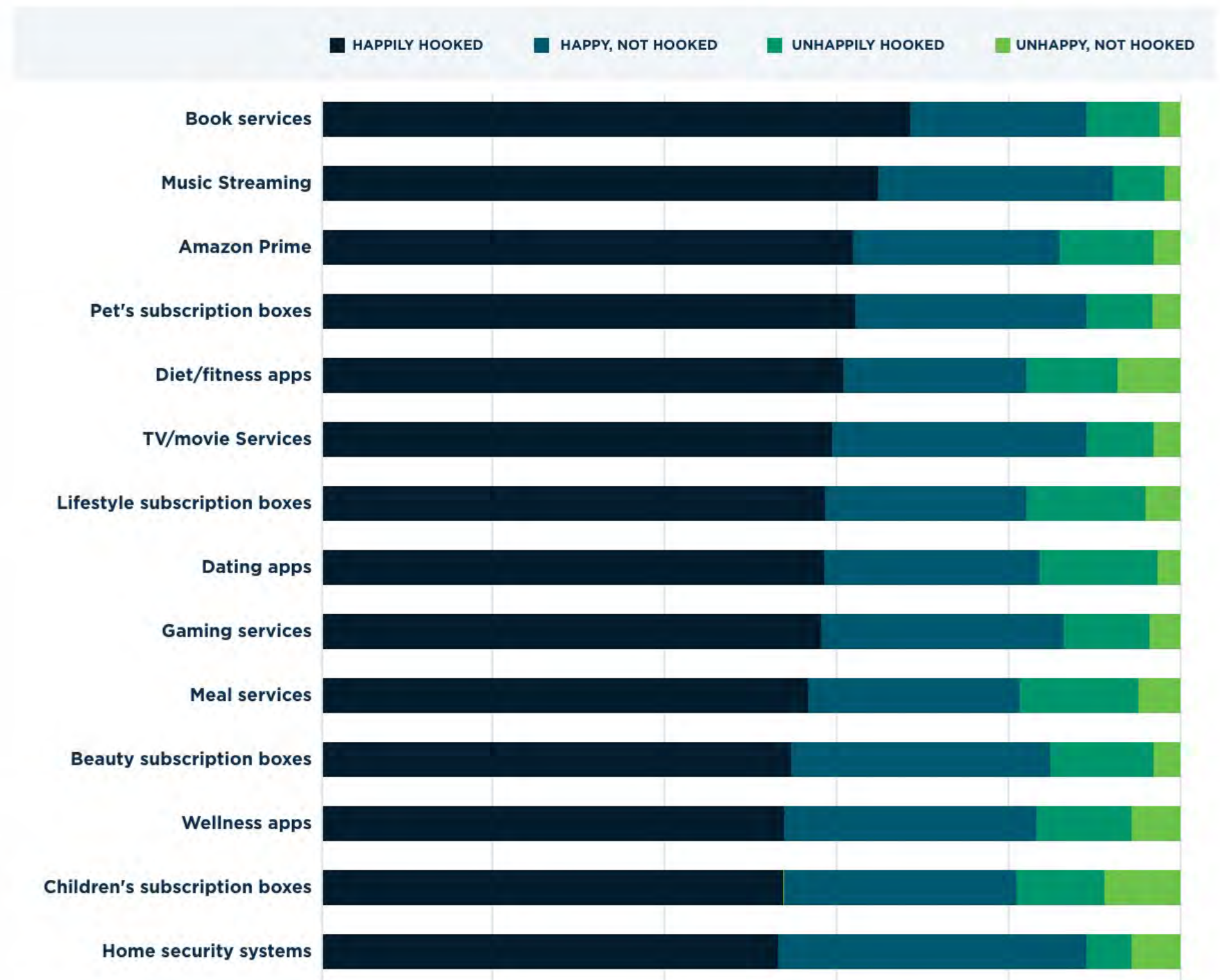
The most popular music platforms used by Americans

Which, if any, of the following online music services do you currently use either on a free or paid-for subscription? Please select all that apply. (% of US adults)

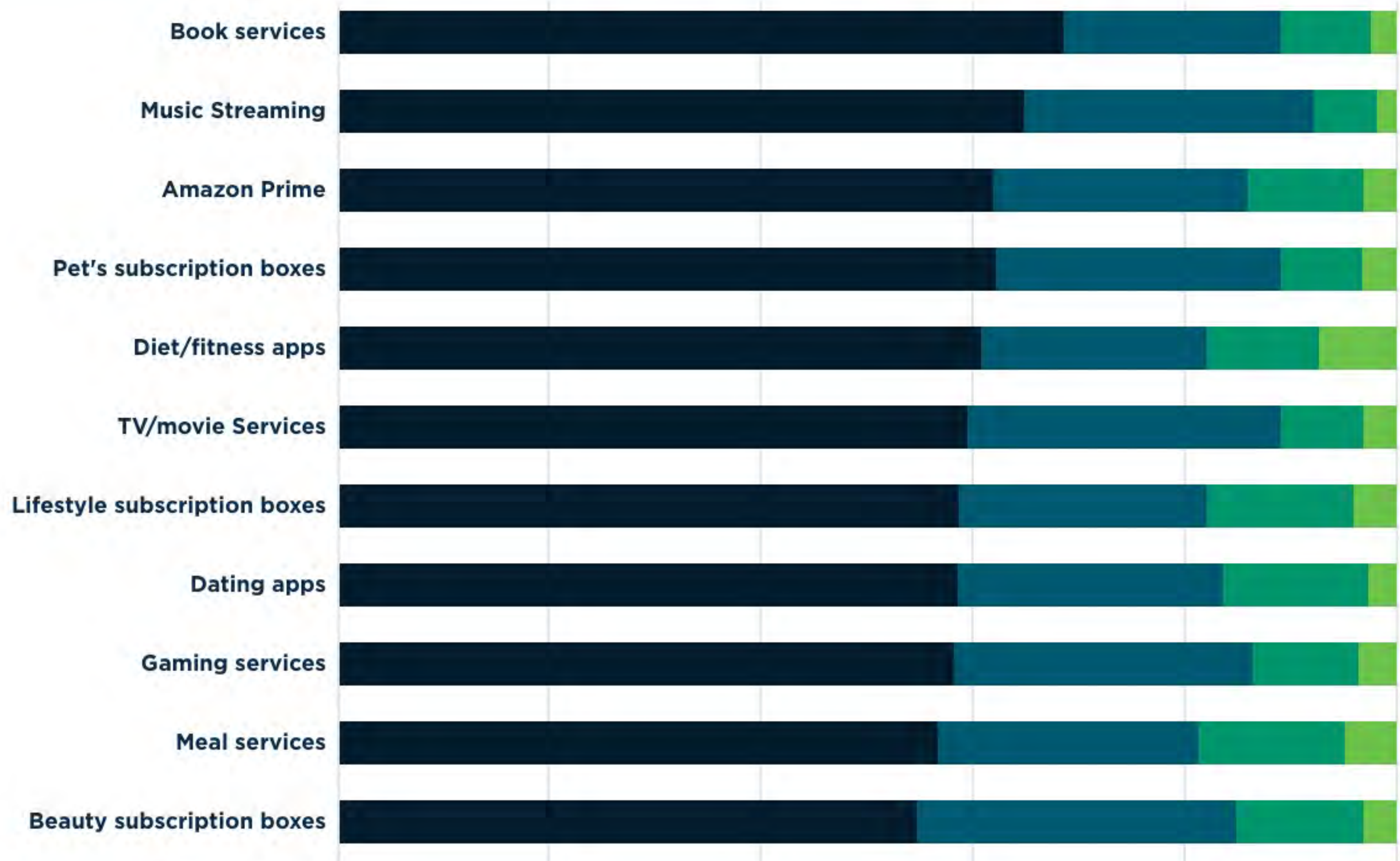


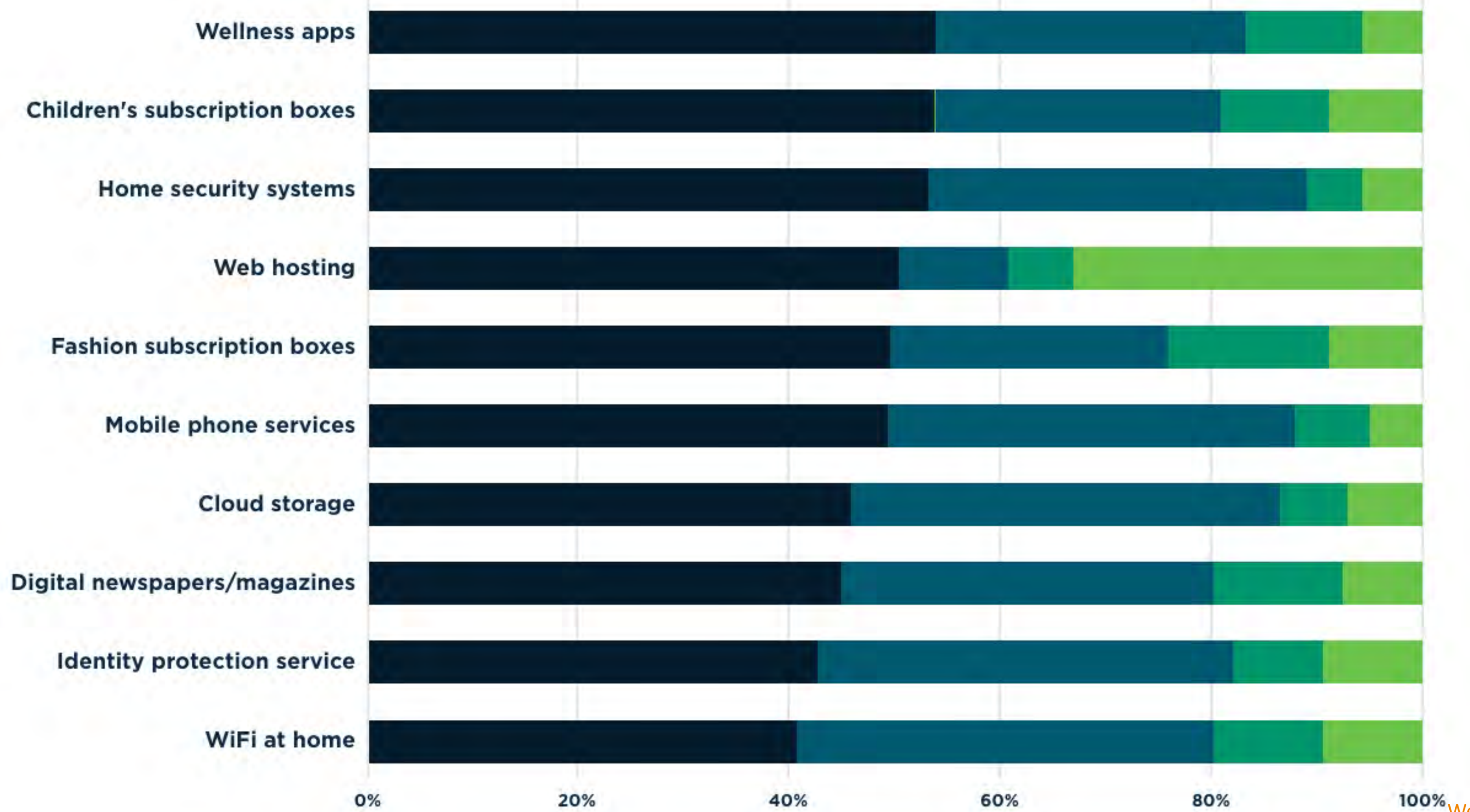
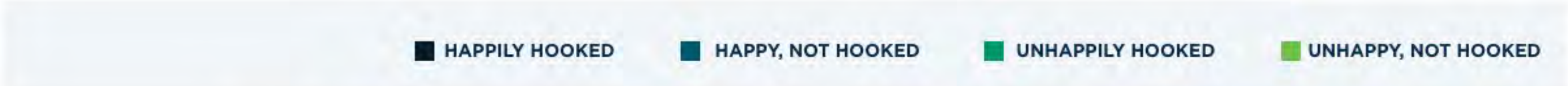
How Happy—and Hooked—are Customers?

- 1) Hooked and I love it
- 2) Hooked and I wish it wasn't
- 3) Not hooked and not happy with it
- 4) Not hooked, but happy with it.



■ HAPPILY HOOKED ■ HAPPY, NOT HOOKED ■ UNHAPPILY HOOKED ■ UNHAPPY, NOT HOOKED





Amazon Prime price increase happens Friday: Here's how to lock in the old rate

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BY LILY ROSE
FEBRUARY 17, 2022 / 11:29 AM / ESSENTIALS



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GETTY IMAGES

Amazon Prime is one of the many products and services hit by rising inflation this year. During a company earnings call on February 3, Amazon announced that Amazon Prime membership rates are going up this Friday.

The online purveyor of everything from self-help books to kitchen gadgets is increasing the cost of an annual Prime membership from \$119 to \$139. Amazon Prime members who pay monthly will see fees boosted from \$12.99 a month to \$14.99 a month. New Amazon Prime members will be charged



Videos Liked

 But I already gave you \$25,000 ▶ 138.6K	 How to Pick Stocks ▶ 16.2K	 Its Me! ▶ 40.4K	 How to Start Investing ▶ 19.3K	 100,000 Points! ▶ 32.3K	 Truth About Rebates ▶ 79.1K
 Short Vs Long Term Capital Gains ▶ 39.8K	 ROTH IRA ▶ 120.3K	 Sales Psychology Trick ▶ 150.4K	 Rich vs Poor On Debt ▶ 228.4K	 DE&I Excutive Bonus ▶ 50.8K	 Best Offshore Tax Haven ▶ 342.1K
 7.12% Interest on Savings! ▶ 190.4K	 POV: Buying a Diamond ▶ 1.9M	 Extra Mortgage Payments Truth ▶ 403.8K	 Free Monies From Bank ▶ 175.3K	 Why You Need to Start Investing ▶ 16.7K	 Amazon Prime Prices Up ▶ 108.5K

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💰 Points Millionaire by 26
"You don't get what you don't ask for"

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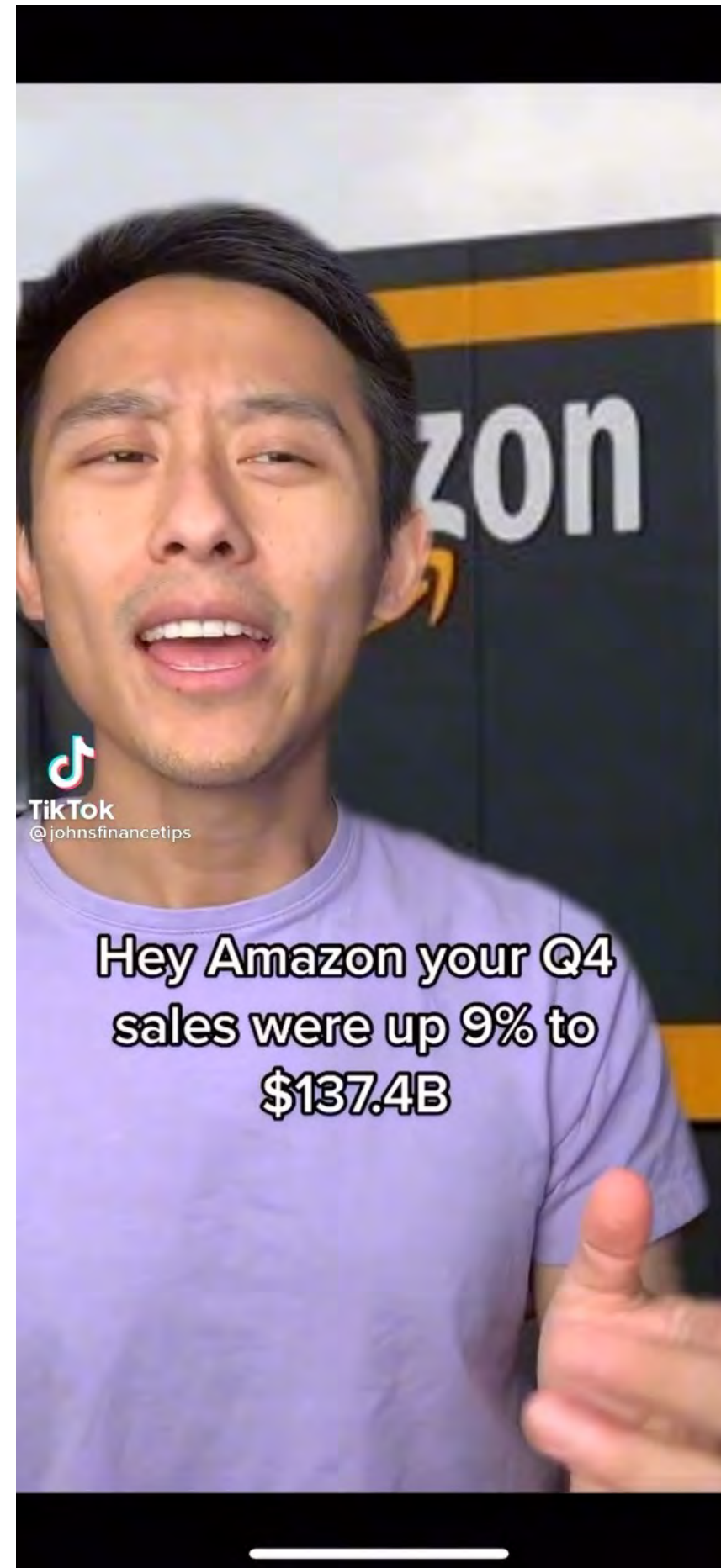
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znap.link/JFT



Hey Amazon your Q4 sales were up 9% to \$137.4B

NETFLIX PRICE HIKES

Price	Jan 2022	Oct 2020	Jan 2019	Oct 2017	Oct 2015	Apr 2014	Apr 2013	2011
Premium (4K, 4 screens)	\$19.99	\$17.99	\$15.99	\$13.99	\$11.99	\$11.99	\$11.99	N/A
Standard (HD, 2 screens)	\$15.49	\$13.99	\$12.99	\$10.99	\$9.99	\$8.99	\$7.99	\$7.99
Basic (No HD, 1 screen)	\$9.99	\$8.99	\$8.99	\$7.99	\$7.99	\$7.99	N/A	N/A

Plans and Pricing

Netflix offers a variety of plans to meet your needs. The plan you choose will determine the video quality and the number of screens you can watch Netflix on **at the same time**.

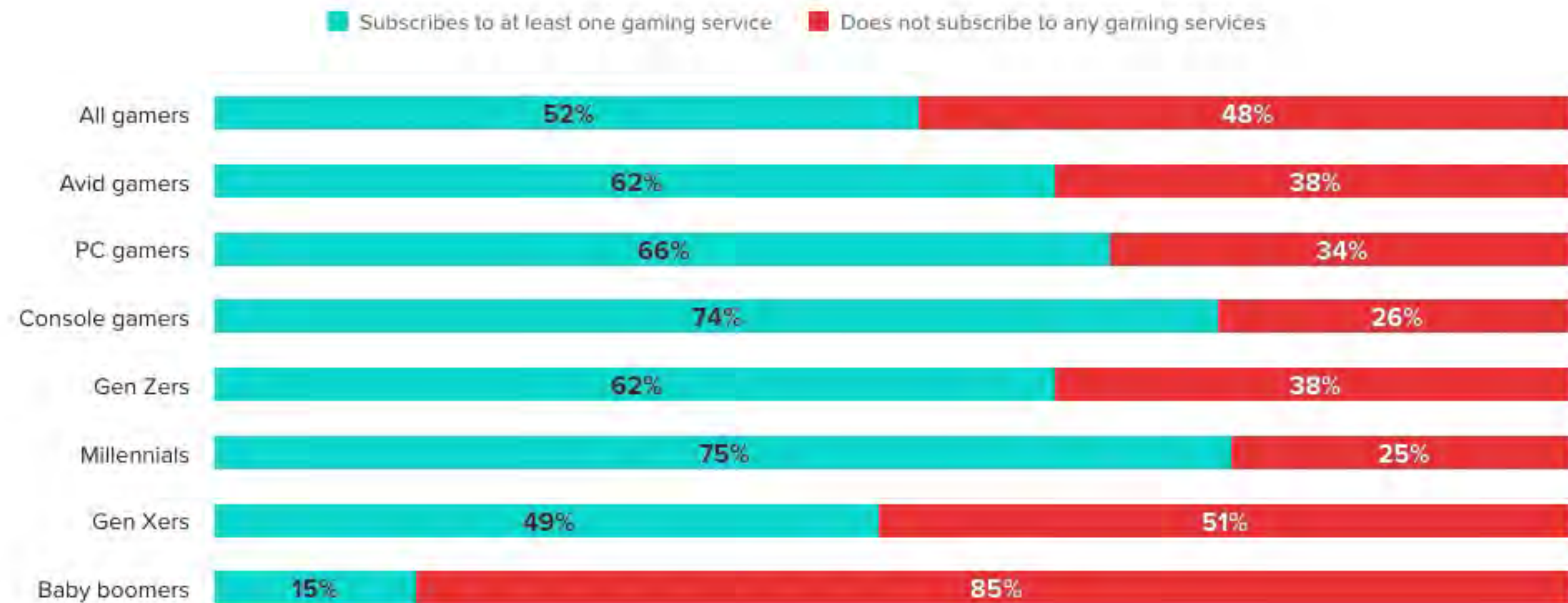
With all of our plans, you can watch unlimited TV shows and movies, and play mobile games.

- ⓘ These prices apply to new members and will gradually take effect for all current members. Current members will receive an email notification 30 days before their price changes, unless they change their plan.

	Basic	Standard	Premium
Monthly cost* (United States Dollar)	\$9.99	\$15.49	\$19.99
Number of screens you can watch on at the same time	1	2	4
Number of phones or tablets you can have downloads on	1	2	4
Unlimited movies, TV shows and mobile games	✓	✓	✓
Watch on your laptop, TV, phone and tablet	✓	✓	✓
HD available		✓	✓
Ultra HD available			✓

About Half of All Gamers, 3 in 4 Millennial Gamers Say They Use Subscription Gaming Services

Respondents were asked to select the gaming subscription services they use from a list of options, or to say that they do not have any gaming subscriptions



 MORNING CONSULT

Avid gamers are respondents who play at least seven hours of video games in an average week. Respondents could select all options that applied.

Poll conducted Oct. 12-15, 2021, among 1,604 U.S. adults who play video games, including 718 avid gamers, with margins of error of +/-2% and +/-4%, respectively.



Gaming

Amazon Luna	\$6/mo
Apple Arcade	\$5/mo
Google Stadia	Free or \$10/mo
Microsoft Xbox Game Pass	\$10, \$15, or \$25/mo
Netflix Games	Free with Netflix
Nintendo Switch Online	\$20 or \$50 per year
Sony PlayStation Plus (and PS Now)	\$60 each per year



Discussion

Questions



Tracking Expenses

- Is it “easier” to think about a monthly expense or a yearly one?
- How will you track how much you are spending?



Spending Amounts

- How will you know when you are spending “too much?”
- What amount of an increase are you okay paying? How will you decide?



Examining Subscriptions

- Are you saving money?
- What are you getting from the subscription service?
- Is there a less expensive option?

SUBSCRIPTION SERVICES CHOICE BOARD

Okay to Share?

How do you feel about subscription services cracking down on people who pay one fee but share the service with friends or family members.



Make a List

How many subscription services can you name? Consider various categories of subscriptions.



Compare Plans

Create a table comparing two or more similar subscription services. Include the cost and what each provides.



Worth the Price?

Examine the plans of a meal delivery service and compare to shopping on your own.



Prime Time

Research the cost Amazon Prime over time and describe whether or not you think it is a good investment.



Future Costs

Imagine you are an adult living on your own. How much do you think you would budget for various subscription services each year?



Family Spending

Ask whoever handles the finance in your house about the monthly subscriptions your family has.



Cut the Cord?

Ask several adults about their thoughts on eliminating cable or satellite service.



Create Your Own

If you could create your own subscription service, what would it be?



Worth the Price?

Examine the meal plans of a meal delivery service—the kind where they send the ingredients and you prepare the meal at home. Research the cost of the ingredients if you were to buy them from the store. Which is the better deal? If the service is more, is it worth it for the time savings and potential for reduced waste?

Subscription Service Choice Board

<p>Okay to Share? Some subscription services are cracking down on people who pay one fee but share the service with friends or family members. How do you feel about this? Explain your position and how you think services should approach this issue.</p>	<p>Make a List How many subscription services can you name? Consider various categories of subscriptions including music, video, gaming, meals, pets, wellness, home security, fashion, beauty, and more. Create a list with categories, and see if you can name more than 60 service providers.</p>	<p>Compare Plans Create a table comparing two or more similar subscription services. Include the cost and what each provides. Explain whether or not you think they are worth the price. If you were to select one service, which would it be and why?</p>
<p>Worth the Price? Examine the meal plans of a meal delivery service—the kind where they send the ingredients and you prepare the meal at home. Research the cost of the ingredients if you were to buy them from the store. Which is the better deal? If the service is more, is it worth it for the time savings and potential for reduced waste?</p>	<p>Prime Time Amazon Prime users get free delivery on all of the items they purchase. That service comes at a price, however. Research the cost of the service over time and describe whether or not you think it is a good investment. Consider the impact it may have on how much people spend and the impact of so much shipping on the environment.</p>	<p>Future Subscriptions Imagine you are an adult and living on your own. How much do you think you would budget for various subscription services each year? Create a list of the services you expect to use and the current cost of each one. If each one increases in cost by 5% each year, calculate the amount you are likely to spend once you are on your own.</p>
<p>Family Spending Ask whoever handles the finance in your house about the monthly subscriptions your family has. Report back on the services used, how much is spent, and the adult's feelings on their value. Ask if the prices increase often and/or if some could be eliminated.</p>	<p>Cut the Cord? Many people have canceled their cable or satellite television services in favor of streaming content. Ask several adults about their thoughts on the cost difference. Do they have both types of services? How much do they spend, in total, each month for television and video content?</p>	<p>Create Your Own If you could create your own subscription service, what would it be? Describe the product or service you would provide. How much would you charge? Who is your target customer?</p>

TEENS, TRENDS, & PERSONAL FINANCE

A "SIX IN SIXTY" WEBINAR

MARCH 23, 2022