girl scouts

FINANCIAL EMPOWERMENT

K-12 PROGRAM

Girl Scouts of the USA
420 Fifth Avenue
New York, NY 10018-2798

For a downloadable version of this booklet, go to
www.girlscouts.org/program/gs_cookies.

Creating Financially Empowered Leaders

The world's current economic challenges have made one thing clear: Financial literacy skills matter now more than ever. However, there's a gap when it comes to teaching young people the skills they need. Many parents are uncomfortable talking about money with their children. Many schools don't have time to address an "elective" topic, such as financial literacy. And even the financial literacy programs that are available don't start early enough—experts say that young people need to start learning about money as early as kindergarten.

Girl Scouts has the financial empowerment program to fill that gap. We offer all girls—from kindergartners to high school seniors—the opportunity to build their business savvy and hone their financial literacy skills. They can do this through our curriculum, online learning, and, of course, through the Girl Scout Cookie Program, the largest girl-led business in the world.

And Girl Scouts does this through our unique lens—leadership. For 100 years, we've been building leadership in girls. Today, as girls learn to handle money and be self-reliant, they are also learning how to bring their own values to the business world and how to use their time, talent, and resources (including money!) to make the world a better place.

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FIVE WAYS
that Girl Scouting helps girls become financially savvy—now and in the future

1

The Girl Scout Cookie Program
Learning by earning

2

The Girl Scout Cookie Business Curriculum
Expanding business skills

3

The Girl Scout Financial Literacy Curriculum
Building money savvy

4

The Girl Scout Entrepreneurship Program
Developing innovative thinking

5

Online Learning for Girls
Inspiring girls in the digital space

The Girl Scout Cookie Program

OUR VISION

By "learning by earning," girls develop five valuable life skills.

What Girls Learn: The 5 Skills

When girls participate in the largest girl-led business in the world, they learn these essential 5 Skills:

GOAL SETTING

Girls set cookie sales goals and, with their team, create a plan to reach them.

DECISION MAKING

Girls develop a basic business plan for cookie sales and work as a team to decide when and where to sell cookies and what to do with the money they earn.

MONEY MANAGEMENT

Girls develop a budget, take cookie orders, handle customers' money, and gain valuable practical life skills.

PEOPLE SKILLS

Girls learn how to talk to, listen to, and work with all kinds of people while selling cookies.

BUSINESS ETHICS

Girls are honest and responsible during every step of cookie sales.

Why Do These 5 Skills Matter?

Because when a girl has learned these skills, she'll be poised for career success. In a Girl Scout, future employers will find:

- A girl who can set goals and meet deadlines.
- A girl who works well with others.
- A girl who understands customers.
- A girl who can influence others.
- A girl who is honest, trustworthy, and reliable.

What employer doesn't want this?

What's in Our Future?

eCookie will be a real business, run by girls, in real time. We will provide girls with essential tools and information for their in-person sales, as well as offer the opportunity to sell cookies online. **eCookie** will give girls another way to explore, practice, and fully develop the 5 Skills. **eCookie** will "graduate" the next generation of girls selling cookies by preparing them to start and run businesses, generate and manage profits, and produce new insights the world is waiting for!

The Girl Scout Cookie Business Curriculum

OUR VISION

Girls develop specific business skills through the "learning lab" of the cookie sale.

Badge	What Girls Learn	What It Means
DAISY (Grades K–1) **Count It Up**	How to set sales goals by learning about the different kinds of cookies and what they cost.	When girls walk into a grocery store, they will know that foods cost money and have value. Family discussions about shopping bills and "saving for a rainy day" will become more meaningful.
DAISY (Grades K–1) **Talk It Up**	How to agree on what to do with their cookie money, and let their customers know their goals.	Young girls are beginning to learn how to make important decisions together. Teamwork helps girls communicate their ideas, listen, compromise, and not get their feelings hurt in the process.
BROWNIE (Grades 2–3) **Meet My Customers**	How to talk to customers, count change, and role-play for better customer relations.	Developing a sales pitch and being able to deliver it confidently empowers young girls, and gives them tools to benefit in other areas of their life—from running for student council to convincing their soccer team to practice more.
BROWNIE (Grades 2–3) **Give Back**	Ways to set a giving goal to help others through their cookie sales, and how to communicate this to their customers.	Girls develop the positive habit of giving, and begin thinking about how to build philanthropy into their own saving and spending plans.
JUNIOR (Grades 4–5) **Cookie CEO**	How to set up a group goal, explore how a small business works, create a cookie sales job list, and track sales.	Women are becoming a dominant force in business—two out of five privately held firms are female-owned. By finding out what it takes to run a business, Girl Scout Juniors can use these same skills in any profession they choose.
JUNIOR (Grades 4–5) **Customer Insights**	Who buys cookies and why. By doing the research, listening for clues, and asking great questions, girls find out what customers want and need.	Girls become savvier sellers *and* shoppers by exploring their own purchasing power and being aware of what attracts them to a product and compels them to buy (or not!).
CADETTE (Grades 6–8) **Business Plan**	How to write a mission statement and set business goals.	When girls put their purpose on paper, they get a clearer sense of what is important to them and how to make these values a reality through thoughtful planning.
CADETTE (Grades 6–8) **Marketing**	How to create brand identity, measure the competition, and develop a marketing message.	By understanding that brands have an identity and that they do too, girls can distinguish between buying something they want or need from a company they believe in versus a company they don't.
CADETTE (Grades 6–8) **Think Big**	How to apply their financial literacy skills to their cookie businesses and take their plans to a whole new level.	Learning by doing is the most effective way for girls to use their financial literacy skills in all areas of their lives, from collecting coupons to save on the family groceries to depositing their allowances into interest-bearing savings accounts.
SENIOR (Grades 9–10) **My Portfolio**	How to create a cookie résumé and to communicate what they learned from their cookie sales experience.	As high school girls prepare for college and future employment, they learn how to package themselves effectively by gathering their experiences and skills to create compelling résumés and portfolios.
SENIOR (Grades 9–10) **Customer Loyalty**	How to build a customer list and inspire customer loyalty.	Girls know that building strong relationships is important in business and pleasure, and that a little appreciation goes a long way in friendship and in keeping customers coming back for more.
AMBASSADOR (Grades 11–12) **Research & Development**	How to budget for research development, and develop new ideas to bring to the marketplace.	Understanding what it takes to turn a good idea into a business inspires confidence in girls to see a world full of exciting opportunities and have the skills to act on them.
AMBASSADOR (Grades 11–12) **P & L**	Two approaches to their cookie business P & L: through understanding the business finances (Profit & Loss) and applying the Girl Scouts ethics (Promise & Law).	The Girl Scout Promise and Law helps Ambassadors value honesty, integrity, and a sense of corporate responsibility. Girls gain the skills to put these values into action by creating better businesses for our future.

For more on badges, go to http://forgirls.girlscouts.org/badges.

The Girl Scout Financial Literacy Curriculum

OUR VISION

Girls build on their financial skills as they progress up the K-12 curriculum to become knowledgeable, confident, and self-reliant consumers and business leaders.

Badge	What Girls Learn	What It Means
DAISY (Grades K–1) **Money Counts**	Money basics—recognizing different coins and bills and knowing what they're worth.	When girls begin to recognize coins and bills for their value, they are doing more than collecting with their piggy banks; they are saving. Family discussions of what is affordable become all the more meaningful when girls have a sense of what money is—not just that something is "too expensive."
DAISY (Grades K–1) **Making Choices**	The difference between needs and wants, how to save for something they want, and how to help others with what they need.	Learning the difference between needs and wants at an early age gives girls a head start on managing money responsibly.
BROWNIE (Grades 2–3) **Money Manager**	How much common items cost and how to make change.	Young girls have few occasions to really see what money does and how it's used. More often than not, parents pay by credit card or even online. Girls gain an understanding of how they and their families use money day to day.
BROWNIE (Grades 2–3) **Philanthropist**	Philanthropy basics, including how to help others by giving money, items, or time.	Girls develop a great sense of empowerment when they learn that one way they can make a difference in the world is through giving at any level.
JUNIOR (Grades 4–5) **Business Owner**	The basics of running a business—coming up with a business idea, offering great customer service, and doing consumer research.	A Junior Achievement poll showed that 68.6 percent of teens want to be entrepreneurs. Girl Scout Juniors can get a jump by learning what's involved in running a business.
JUNIOR (Grades 4–5) **Savvy Shopper**	An advanced look at "needs vs. wants" that includes figuring out what triggers their "wants" and making a savings plan.	Girls will know how to resist the lure of fancy packaging, sophisticated ads, or wanting to wear the latest trend, to save their hard-earned allowance for something they really need and want.

Badge	What Girls Learn	What It Means
CADETTE (Grades 6–8) **Budgeting**	How to create a budget that reflects their values.	Middle school girls learn that how they use their money—from their spending habits to their savings goals to their support for causes they are passionate about—reflects their values.
CADETTE (Grades 6–8) **Comparison Shopping**	How to be a safe and savvy online shopper.	Girls are digital natives and spend loads of time online, chatting, surfing, and shopping. That's why it's more important than ever for them to be able to navigate sites in safe, secure, and financially savvy ways.
CADETTE (Grades 6–8) **Financing My Dreams**	How to finance their big dreams for the future.	Girls have big dreams about everything from the career they want, to fabulous world travel, to the home they'd love to live in someday. Girls get a reality check when they realize how much their dreams cost and what they have to do to achieve them.
SENIOR (Grades 9–10) **Financing My Future**	How to plan for their educational future, which includes researching ways to pay for it.	In tough economic times, just the thought of the cost of a college education can be scary to girls and their families. But knowledge is power when girls learn how to get the education they want without going into years of debt.
SENIOR (Grades 9–10) **Buying Power**	How to make a big purchase that requires an ongoing financial commitment (i.e., car payments, monthly cell phone charges, etc.).	Instead of asking their parents to foot their monthly bills, high school freshmen and sophomores set goals, develop budgets, and make informed decisions and extended financial plans for that first phone or even first car.
AMBASSADOR (Grades 11–12) **On My Own**	How to create a "future budget" to determine the costs of living on their own.	High school juniors and seniors will be better able to handle life after high school after taking a realistic look at what it will cost.
AMBASSADOR (Grades 11–12) **Good Credit**	How to establish good credit and compare different ways to borrow money.	If girls know now how important good credit is, they'll be able to resist the lure of "too good to be true" credit card or loan offers, and set a strong financial foundation for their future.

For more on badges, go to http://forgirls.girlscouts.org/badges.

The Girl Scout Entrepreneurship Program

OUR VISION

When girls develop financial savvy, business skills, and innovative thinking, they can become entrepreneurs who change the world.

Badge Category	DAISY (Grades K–1)	Brownie (Grades 2–3)	Junior (Grades 4–5)	Cadette (Grades 6–8)	Senior (Grades 9–10)	Ambassador (Grades 11–12)
Innovation		Inventor	Product Designer	Entrepreneur	Social Innovator	
Cookie Business I	Count It Up	Meet My Customers	Cookie CEO	Business Plan	My Portfolio	Research & Development
Cookie Business II	Talk It Up	Give Back	Customer Insights	Marketing	Customer Loyalty	P & L
Cookie Business III				Think Big		
Financial Literacy I	Money Counts	Money Manager	Business Owner	Budgeting	Financing My Future	On My Own
Financial Literacy II	Making Choices	Philanthropist	Savvy Shopper	Comparison Shopping	Buying Power	Good Credit
Financial Literacy III				Financing My Dreams		

Brownie Innovation – Inventor

What Girls Learn How an invention develops and takes flight, and creative ways to solve problems.

What It Means Inventing is a skill, just like sports or dancing, and any girl can do it! Girls feel empowered when their creativity is valued and they learn the importance of thinking big.

Junior Innovation – Product Designer

What Girls Learn How to come up with an innovative product that people want, like, or need.

What It Means When young girls test, fail, and try again, they develop persistence, learn how to overcome obstacles, and better understand themselves in the process.

Cadette Innovation – Entrepreneur

What Girls Learn How to turn a great idea into a great business by identifying customers, creating a financial model, and writing up a business plan.

What It Means Middle school girls make their visions a reality when they see business as a possibility for their future, and gain practical planning skills they can apply in business and throughout their life.

Senior Innovation – Social Innovator

What Girls Learn How to identify a social problem and develop ideas for solutions.

What It Means The opportunities for creative and positive social change are endless when girls look at society, see connections, and develop empathy. They learn how to make smarter choices for their life and the world.

The Girl Scout Equation

(Financial Literacy + Business Skills + Innovation) X (a leadership lens)
= Entrepreneurship and a Better World!

For more on badges, go to http://forgirls.girlscouts.org/badges.

Our 21st-Century Mission

Here's what a top strategy and innovation firm has to say about how Girl Scouts' programs create leaders by exposing girls to cutting-edge fields, building empathy, and developing multidisciplinary thinking.

What Designing The New Girl Scouts Innovation Badges Taught Us About Raising Leaders

Written by: Jump Associates

As part of the organization's rebranding, the Girl Scouts has introduced an innovation component. In designing the program, Jump Associates developed some tips for training girls to become future leaders.

As the Girl Scouts approach their 100-year anniversary in March, they are introducing a whole new lineup of badges. Way back in 1913, the organization had badges like Flyer and Electrician to represent those trailblazing professions. Today, girls live in vastly different times and have wider opportunities in business leadership. With that in mind, Jump worked with the Girl Scouts to develop a badge program to expose girls to cutting-edge fields such as web design and social innovation.

In thinking about what we'll need from our future leaders , executives have come to realize that the ability to innovate will be one of the foremost qualities—that is, the ability to quickly identify solutions for problems, many of which don't even exist yet. To paraphrase President Barack Obama: Innovation is our ticket to success in the future. But in the U.S., women are still poorly represented in leadership teams. At last count, there were just 12 women CEOs in Fortune 500 companies. In addition, while technology is fueling a lot of new business growth, it's an industry still maligned with very low numbers of women.

When we started to design the program, we realized that it would need to be much more than about designing cool stuff; it would have to involve developing empathy. It would also have to be age appropriate across four age levels, from second to tenth grade. The program caters to younger girls' interests and capabilities, yet grows as older girls develop more critical-thinking skills. For this reason, the first level of Innovation, the Inventor badge, is about creating new things, while senior Girl Scouts work on building new businesses for the Social Innovator badge.

To better understand the full value Girl Scouts has had on women, and to learn what girls need today, Jump spent time talking with Girl Scouts alumnae (of which there are over 50 million today), current Girl Scouts of all ages and their parents, and executives within the organization.

Our findings led to some core principles that guided the definition and development of the Innovation badges. These principles are relevant for anyone developing ideas and businesses, not just children and young adults.

1 Leverage children's existing creativity

Children are naturally curious and creative. The last thing one would want to do is stifle those tendencies by prescribing one path toward innovation. At the same time, there are best practices that the girls can benefit from learning. The trick in creating the Innovation badge curriculum was to strike a good balance between providing suggestions and letting the girls' inner interests guide them. Rather than dictating the right way to develop new ideas and businesses, the Innovation badges let the girls choose among three options at each step, encouraging them to work on something they're passionate about. This way, they can customize their own program to match their unique interests and style.

2 Train hybrid thinkers

Solving the ambiguous problems that plague our society, such as health care or access to clean water, will require working across multiple disciplines. Instilling the value of hybrid thinking—the mashing up of disparate disciplines—will ensure that we have leaders ready to tackle pressing issues. The Innovation badge program incorporates methods from many fields—such as anthropology, engineering, graphic design, and business strategy—to help the girls identify what's needed, imagine what's possible, and see how to make ideas a reality.

3 Build empathy before solutions

Making the world a better place for those who inhabit it is not about creating cool, shiny new objects. To have real impact on the world, to make the world a better place—the heart of the Girl Scout ethos—the girls should be able to identify what people really need. Each of the four levels of the Innovation badge has activities to help the girls gain empathy for the people for whom they're designing solutions. To this end, the girls are trained, for example, to observe, take notes, and experience things first hand.

4 Enable great storytellers

One of the oft-overlooked softer skills that can decide whether an idea becomes a reality is good storytelling. Many great ideas never see the light of day because the creators neglected to craft compelling stories—no one ever got the full potential of the idea. The Innovation badge program builds good storytelling skills by instructing the girls on how to pitch an idea through a variety of means, from giving a presentation to using advertisement or even putting on a skit.

5 Get feedback early and often

Creating great products and services requires getting good feedback along the way. The Girl Scouts Innovation program reinforces the importance of asking people for feedback through a variety of means. The program also underscores the value of collaborating with friends and family members to make ideas better. As the world gets increasingly more complex, future leaders will have to be experts at enlisting others to help create solutions.

Given how complex and uncertain that future is sure to be, it's assuring to have organizations like the Girl Scouts focusing on building the skills our future leaders will surely need. With the Innovation badge and the rest of the new badge lineup, the Girl Scouts are well positioned to develop the leaders of tomorrow.

Lauren Pollak leads Jump's New York office. She advises business leaders in industrial materials, packaged food, financial services, and retail on achieving their growth objectives. She has taught new product development as an adjunct professor at the George Washington University School of Business and served on the Innovation Advisory Board for the American Society of Mechanical Engineers. Lauren has published several articles on managing innovation and fostering a culture of exploration and has pioneered Jump's innovation methodology. She has a background in physics and engineering. Prior to Jump, she applied this knowledge to create innovative science education programs for high school students.

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Online Learning for Girls

OUR VISION

Girls find inspiration and useful information about everything from managing money to starting a business in the place where they live their life—online.

For Younger Girls
Videos and Activities

Younger girls can have fun watching videos and playing games that teach them about financial literacy.

For Teen Girls
Entrepreneur Video Series

Young female business leaders share their challenges and secrets for success.

It's Your Business—Run It!

Eunice Nuekie Cofie had a passion for science and a need for makeup and hair products she just couldn't find in stores. So she developed NUEKIE, her own line of products focused on ethnic skin and hair.

When Prerna Gupta started a social networking site a few years ago, her company fell victim to a rough economy. But she didn't let that stop her. She moved on and started Khush, a company that develops apps for smartphones and other mobile devices.

Galia Gichon is a financial planner who believes that starting your own company should be "fun." She started Down-to-Earth Finance, which helps women make smart decisions about money.

Go to http://forgirls.girlscouts.org/its-your-business-run-it.

The Girl Scout Leadership Experience

Financial empowerment is all part of the total Girl Scout Leadership experience, based on our three keys to leadership: **Discover, Connect,** and **Take Action.** Girl Scouts learn to **Discover** their own values, **Connect** with others in their community, and **Take Action** to make the world a better place. There are five benefits—or outcomes—associated with each key. Together, those 15 benefits help girls become leaders—now and in the future.

Discover

- Girls develop a strong sense of self
- Girls develop positive values
- Girls gain practical life skills
- Girls seek challenges in the world
- Girls develop critical thinking

+

Connect

- Girls develop healthy relationships
- Girls promote cooperation and team building
- Girls can resolve conflicts
- Girls advance diversity in a multicultural world
- Girls feel connected to their communities, locally and globally

+

Take Action

- Girls can identify community needs
- Girls are resourceful problem solvers
- Girls advocate for themselves and others, locally and globally
- Girls educate and inspire others to act
- Girls feel empowered to make a difference in the world

=

LEADERSHIP

Our Mission: Girls lead with courage, confidence, and character, to make the world a better place.

For more, go to **www.girlscouts.org/program** and check out our National Leadership Journey curriculum and awards.