Planning Trips with Girls

(A Self-Study)



Welcome!

Thank you for your interest in learning more about Planning Trips with Girls. Girl Scouts of South Carolina–Mountains to Midlands would like to thank you for giving your time and talent to help girls broaden their horizons by planning and taking trips.

Our objectives for this self-study are to give you an overview of the important aspects of planning a GS trip with your girls which will include:

- Defining trips
- Progression
- Incorporating the GSLE
- Girl-led planning
- Health & Safety
- Budgeting
- Meal planning
- Packing
- Behavior
- Evaluating the experience

Resources needed:

- Volunteer Essentials
 - -- Appendix B: for Travel Volunteers
 - -- Appendix D: Council Policies and Standards
 - -- Chapter 3: Engaging Girls at All Grade Levels
 - -- Chapter 4: Safety-Wise
 - -- Chapter 5: Managing Group Finances
- Safety Activity Checkpoints
- Forms on the council website www.gssc-mm.org



When you see this symbol, take a moment to write down your thoughts. This will help you to better understand your girls' readiness and how to involve them in the trip planning process.

When you have finished this self-study, click on the link to take the Planning Trips with Girls Self-Study Quiz.

Once you complete the quiz, you will receive your grade and given the opportunity to view/print your Certificate of Completion. You must score 92% or better to receive credit for the course. If you have any questions or need assistance, please contact:

Sara McCutcheon, Director, Volunteer Experience smccutcheon@qssc-mm.orq 803-944-3146 or 1-800-849-GIRL (4475)



What is a Girl Scout trip?

Before we talk about planning a trip, let's review the various types of Girl Scout trips.

- Short trips Daisies and older Neighborhood garden Firehouse
 Courthouse
- Day trips Brownies and older all-day visit to a place of historical or natural interest Riverbanks Zoo in Columbia Liberty Bridge in Greenville
- Overnight trips Brownies and older
 1 or 2 nights away
 Historic or nearby city for sightseeing
- Extended trips Juniors and older
 3 or 4 nights away
 Camping or staying in a motel
 (These trips require a separate Trip/Travel or Camping Approval Request Form)
- National trips Cadettes, Seniors, Ambassadors
- International trips Cadettes, Seniors, Ambassadors
 (These trips require special permission for international travel)

Planning and taking trips is a tradition in Girl Scouting and Girl Scouts is a great place for them to learn how to plan and take exciting trips because travel is built on a progression of activities – that is, one activity leads to the next. Progressing through the various types of trips affords girls the opportunities to develop skills in decision-making, planning, evaluating, budgeting, safety, and self-reliance as well as having fun in the process. Whatever kind of trip you take, whatever the level of the troop's ability, the trip should be consistent with on-going program. Girls should participate in planning, budgeting, and evaluating any trip. By allowing girls the opportunity to progress slowly through the steps of planning and taking trips, the trips will be more enjoyable, the girls will learn more, and they will gain a sense of accomplishment at being able to plan and carry out activities within their range of abilities. The lessons will last a lifetime.

A GS trip is not an event planned by adults for girls!

Progression and Readiness

Read Volunteer Essentials (Travel Appendix), Traveling with Girls and Travel Progression Checklist

Before beginning the Trip Planning process, it is important to determine the girls' readiness for travel. You might think that a group of Cadettes is ready for a 2 or 3 day trip; however, you discover that none of them have ever been away from home for more than 1 night. In comparison, a group of Girl Scout Juniors that have all traveled out of the state as part of a week-long school trip would be ready. A great resource to use for this is the Travel Progression Checklist – found in Volunteer Essentials.

Talk over the readiness checklist with your co-leader(s) and parents. To gauge the girls' readiness for a trip consider their ability to be away from family, their ability to adapt to unfamiliar surroundings and situations and their ability to make decisions. Also, consider if the girls have any cross cultural experience and any exposure or knowledge of a foreign language – this would be especially important and appropriate for overseas travel. Discuss the girls' ability to get along with each other, to work as a team and consider their skills and interests. As you progress through the levels of difficulty and complexity in trips, you will also be progressing in the levels of planning and decision-making skills. Let the girls do as much of the planning as possible, keeping in mind their age, maturity, experience, and ability to adapt to unfamiliar surroundings and situations. Remember, even the younger girls have good ideas. Some ideas the girls have will be beyond their years and their budget. Rather than dismissing these ideas outright, encourage the girls to discover this for themselves. Ask leading questions that will allow the girls to see why the idea isn't possible – yet! Perhaps there is a way to do the trip on a local level. Each girl will feel better about the outing if she knows her ideas have been considered, even if they aren't chosen. Be prepared to help them along and point out options they may not have considered. Remember to allow the girls' voices to be central to the planning which includes expressing their interests.

As your girls and you begin to plan your trip, ask yourself what you and your troop are ready for. Make sure to learn and practice skills in a safe environment where, when mistakes happen, girls can profit from the experience. For example, wet jeans on a day outing are not the disaster they could be on a weeklong excursion.



If you have been with this troop for more than a year, ask yourself, "What are the Girls ready for? What have we done in the past year(s) to prepare them?"

If you are a new leader or working with a new group of girls, try to find out what the girls have done – ask them. It shouldn't take you long to know what their abilities are. What can you do to prepare them to move to the next step?

Incorporating the Girl Scout Leadership Experience

Read Volunteer Essentials (Travel Appendix), Using Journeys and The Girl's Guide to Girl Scouting in Their Travels

Girl Scout travel is an ideal way to offer girls leadership opportunities. Trip activities can be tied to Journey themes or badge activities:

- Daisies earning the **Daisy Flower Garden** Journey may visit a local town/city park or garden to discover what gardens need to grow and thrive.
- Brownies doing the **WOW** Journey may visit an area with excess water resources or limited water resources and explore the area's adaptation to either situation.
- Juniors earning the aMuse Journey may decide to experience a theatrical performance to see older students take on a variety of rolls on stage. It can be professional or a play from a high school or college drama club.
- Cadettes earning the **Media** Journey can read online newspapers to the place they are visiting and evaluate how well the media reflects the area once they arrive.
- Seniors earning **Sow What?** Can plan to observe agricultural practices in other parts of the country.
- Ambassadors earning **Bliss:** Live It! Give It! can build a trip around dreaming big, exploring their ideas and interests.

These are just a few examples of incorporating Journeys and badges into travel.

Let's take a minute to discuss your role in the travel experience. Your role is to facilitate the girls' brainstorming and planning and to ask tough questions, provide ideas and insight and support their decisions with enthusiasm and encouragement! Your voice is gentle reassurance for a plan going in the right direction and if necessary, to get the plans back on course! Remember - never do the work for the girls! So, during the planning process, be sure to incorporate the three keys to Leadership of Discover, Connect, and Take Action. Allow girls to lead, learn collaboratively, and learn by doing - and make mistakes along the way.

Girl-Led Planning

Let's take a deeper look at the girl – led aspects of the trip planning process. Engage girls in discussion to explore and discover what they hope to experience from the trip.

The "W" Questions"

? Why are we going – to take a side trip from our Journey, to earn a badge, offer community service, have fun...? Hopefully all trips taken by your troop will allow the girls to have fun. But are there other reasons to take trips? Perhaps your girls want to learn a new skill or practice one they've already learned. Using trips as part of on-going programming will enhance learning and enable you and the girls to create a new definition of a trip.

Think about the things your troop is doing right now. Is there a place you could go or something you could do outside of your troop meeting to further their learning?

For example, your troop has been working on a Thinking Day Activity revolving around the continent of Asia. You could take a trip to an Asian market. There may be a college nearby with a number of students from Asia – you might be able to visit them and have them tell you about their country.

- ? Where are we going the park, the museum, a farm, a nearby stream...?

 Challenge yourself and your troop to think of new and different places. Depending on their age and ability, encourage girls to search the internet, talk to friends, family, and neighbors about places they have been, read the newspaper, visit the local chamber of commerce ... The possibilities are endless. This process will enable girls to develop their ability to communicate with adults, take detailed notes, learn about their community and much more.
 - Before browsing the Internet, be sure your girls know how to stay safe. Have them each read and sign the Internet Safety Pledge for Girl Scouts that can be found on GSUSA's website.



Have the girls create a "wish" book where they can record all of their ideas. Perhaps this could also become a diary to record thoughts about planning, pictures from the trip, etc. Younger girls might create 1 wish book as a troop.



? Who is going on the trip – girls, chaperones, parents, family members...? Hopefully the trip is planned so that the majority of the girls will be able to attend. Be sure to decide ahead of time who is needed and who will be permitted to accompany the troop. When making decisions about who will accompany girls on a trip, be sure you

have read **Volunteer Essentials (Travel Appendix), Involving Chaperones**. To determine how many volunteer chaperones the girls will need with them on the trip, see the Adult/Girl ratio chart in **Volunteer Essentials (Ch. 4, Safety-Wise), Knowing How Many Volunteers You Need**. This is the <u>minimum number</u> of adults required to supervise a certain number of girls. Additional adults may be needed.

Also, any chaperone fulfilling the requirement for the adult/girl ratio should meet these minimum requirements for assistant leader (position code o2):

- Is a currently registered Girl Scout
- Has submitted a volunteer application
- Has a cleared background check on file
- Has completed Girl Scouting 101

As you ask for chaperones, be sure to look for ones who are committed to:

- Being a positive role model
- Respecting all girls and adults equally, with no preferential treatment
- Creating a safe space for girls
- Prioritizing the safety of all girls
- Supporting and reinforcing a group agreement
- Handling pressures and stress by modeling flexibility and a sense of humor
- Creating an experience for and with girls
- Getting fit (appropriate to the trip)

Also, every chaperone must read and agree to adhere to the 12 Girl Scout Safety Guidelines – found in **Volunteer Essentials (Quick-Start Guide and Ch. 4, Safety-Wise)**. It is recommended to review these together with the adult chaperones.

? What are we going to do – hike, swim, take a tour, help someone...? Everything! Girls have a tremendous amount of energy and the gift of enthusiasm. Applaud and encourage this while helping the girls decide what activities are realistic. When selecting activities to do during the trip, always consult the Safety Activity Checkpoints found on the council website under Volunteers/Manuals and Resources.



🖾 A girl in a Daisy or Brownie troop says she wants the troop to go to Disney World. What would you say? How would your response differ in the rest of the Program Levels?

? When will we go – on a weekend, after school...? Try to find a time when the majority of the girls will be able to participate. You may not be able to decide upon a date that everyone can go. Help the girls to understand why this is and that girls will have other opportunities for taking trips.

For these important topics and others to discuss with girls and parents, utilize the Travel Appendix in Volunteer Essentials.

Health and Safety



Girl Scouting outlines procedures that we must follow to ensure everyone's health and safety. Leaders, parents and girls all share in health and safety responsibilities.

Procedures and Permissions



Read Volunteer Essentials (Travel Appendix), Seeking Council Permission and (Appendix D: Council Policies and Standards), Health and Safety

Trip permission policies depend on the type and length of trip being taken; however, some type of permission is always needed.

- -- Parent Permission Form used for any activity away from the meeting place. This form can be found on our council's website under Volunteers/Forms/Program Activity Approval.
- -- Trip/Travel or Camping Approval needed when trips are more than a 75 mile radius from your normal meeting place, for camping trips, trips lasting 3 nights or more, trips that involve chartering, borrowing or renting a vehicle. The form is due to your Community Development Manager 4 weeks before the trip and can be found on the council's website under Volunteers/Forms/Program Activity Approval. This form can be a useful tool during the planning process.
- -- International Travel requires special permission. At such time that a troop/group desires to travel outside the continental USA, the leader must notify her Community Development Manager at least 9-12 months before their anticipated departure and get council approval prior to submitting their Intent to Travel form to GSUSA. Contact the council's program department to find out more about this type of permission.

To ensure that you have enough time, work with girls to create a timeline. Begin with the date of the trip if you already know it; then work backwards. This kind of visual is helpful to the girls because 1) time is a very abstract concept; many children struggle with abstract thinking and 2) in today's

"instant everything" society girls will learn important lessons about things such as making reservations, "waiting until we have earned the \$" and much more.

Insurance

Read Volunteer Essentials (Ch. 4, Safety-Wise), Girl Scout Activity Insurance

Every registered Girl Scout and registered adult member in the Girl Scout movement is automatically covered under the basic plan upon registration. The basic plan is effective during the regular fiscal year (October to the following October) and covers Girl Scout activity time for overnights lasting no more than 3 days and 2 nights. Up to 14 months of insurance coverage is provided for new members who register in the month of August. Additional insurance coverage is needed for non-member participation in approved supervised Girl Scout activities. For trips lasting more than three days and two nights, all participants must be covered by additional insurance. This form can be found on our website, www.gssc-mm.org, under Volunteers/Forms.

A note about Tagalongs: "Tagalongs are children, including siblings, who are not members of the troop/group and are not participating in the activities as a potential member. Registered members of a different troop/group, but who are not the proper age for the event or activity are also considered Tagalongs. Tagalongs are NOT covered under the Basic Girl Scout Accident Insurance.

Transportation



Read Volunteer Essentials (Ch. 4, Safety-Wise), Transporting Girls and Checklist for Drivers

How to get the girls and adults to your destination is an important consideration.

- -- Every driver must be an approved adult volunteer and have a good driving record, a valid license and a registered/insured vehicle. They need to fill out a <u>Volunteer Driver</u>

 <u>Application</u>. The form is an outline of the volunteer position and its requirements and can be found on our council's website at Volunteer/Forms/Volunteer Driver Application.
- -- Girls never drive girls
- -- If a group is traveling in one vehicle, there must be at least two unrelated, approved adult volunteers in the vehicle, one of whom is female, and the adult/girl ratios in Volunteer Essentials must be followed.
- -- If the group is traveling in more than one vehicle, the entire group must consist of at least two unrelated, approved adult volunteers, one of whom is female, and the adult/girl ratios in Volunteer Essentials must be followed.

USE OF 15-PASSENGER VANS is PROHIBITED per council policy.

Anyone who is driving a vehicle with more than 12 passengers must also be a professional driver who possesses a commercial driver's license (CDL)

Being Prepared for Emergencies

Read Volunteer Essentials (Ch. 4, Safety-Wise), Approaching Activities and Health Histories

Preparing for emergencies is also part of the planning for a trip. Make sure you have <u>girl</u> and <u>adult health histories</u> on each participant. Remember, in our council, this form is always completed when a registration form is completed and is renewed each year. These forms will accompany you on your trip. Each driver should also have a set of health histories - take care to keep this information confidential by putting in a sealed or closed envelope in order to protect privacy.

Council emergency procedure cards are to accompany all adult chaperones. Please remember to explain their use to chaperones. Extra cards are always available from CDMs or service centers.

Make sure to complete an <u>Accident/Incident Report Form</u> if some emergency or incident occurs that warrants reporting to the council. This form should always be completed if an accident occurs. Its purpose is also to report any incidents that are of concern – someone loses their temper at a girl and it concerns you and you also anticipate the parent will be upset. Don't hesitate to complete this form, if you feel it necessary.

For many activities, Girl Scouts recommends that at least one adult volunteer be first-aid/CPR-certified. Our council's Standard for CPR and First Aid: It is strongly recommended that all troops have an adult who is currently certified in CPR and First Aid present at all Girl Scout meetings and activities. The council reimburses each troop for one adult per year, to be FA/CPR trained. See FOCALPoint or the website for available sessions. Be sure to refer to Safety Activity Checkpoints found on our website, www.gssc-mm.org, under Volunteers/Manuals and Resources, for activities that require specialized certifications, e.g., water safety, lifeguarding, etc.

Each troop should prepare or purchase a First Aid kit to accompany them on their trip. You can purchase a Girl Scout first-aid kit, you can buy a commercial kit, or you and the girls can assemble a kit yourselves. For a list of potential items to include in the First Aid kit, see the Red Cross's <u>Anatomy of a First Aid Kit</u>. (Note that the Red Cross's suggested list includes aspirin, which you will not be at liberty to give to girls without direct parent/guardian permission.)

Staying Safe During the Trip

Read the Safety-Activity Checkpoints (Trip/Travel: Safety-Activity Checkpoints) found on our website, www.qssc-mm.org, Volunteers/Manuals and Resources

During the trip, groups should use the Buddy System. Girls are divided into teams of two. Each girl chooses a buddy and is responsible for staying with her buddy at all times, warning her buddy of danger, giving her buddy immediate assistance if safe to do so, and seeking help when the situation warrants it.

Be sure to discuss the following with girls, parents, and chaperones before leaving for a trip:

- Who her buddy is and how the buddy system works
- What to do if separated
- What to do if something significant is lost
- How to report an emergency
- Basic First Aid
- How to handle a crowd
- Expectations for behavior establish a group agreement
 A group agreement can go a long way in handling issues that might arise while
 traveling. The group agreement will be developed in partnership with the adults and
 girls and become a great behavior management tool for the trip. You may want to put
 the group agreement in writing and have everyone sign.

Travel Security and Safety Tips



Cover these important tips with girls and adults before traveling. These are especially relevant for trips to hotels, motels, hostels or a dormitory.

- Always lock the door behind you, use the deadbolt or chain
- Do not open the door for strangers, call the front desk to verify if a staff member is at the door
- Keep your room number secure
- Never leave jewelry, electronics, cash or credit cards in room
- Never leave luggage unattended
- Upon arrival, locate emergency exits
- Keep flashlight and small bag with room key, wallet, passport, cell phone at bedside
- Fire alarm if activated, exit immediately after feeling the door for heat. If the door is warm, stuff towels at the door. Call the hotel operator, if possible
- Mini-bars or refrigerators contact the front desk to remove from girls' rooms, be sure there is no access to inappropriate TV and long distance
- Ask the hotel to alert you of any underage girls out of their rooms after your designated bedtime

Using Social Media

Read Volunteer Essentials (Ch. 5, Managing Group Finances) Using Social Media and Setting Up a Group Website

Depending on the age of the girls, also discuss how to use or NOT use social media as part of the travel experience. Girls may want to take pictures with their smart phones and post them to Facebook; however, certain guidelines must be followed:

- Girls must have parental permission to use social media
- Girls must meet age limits set by the provider (13 and above in most cases)
- Any use of photos requires a photo-release form signed by parents/guardians of the girls pictured and the signature of any adults pictured
- Any use of online video sharing sites (such as YouTube), where the video is representing
 Girl Scouts or Girl Scout products, must follow specific requirements for that site, as
 well as council guidelines.

Please adhere to these guidelines to ensure girls' safety:

- Use girl's first names only
- Never post girls' contact information
- Never, ever, post addresses of meeting places or dates and times of meetings
- Always have a parent's or quardian's signature on a photo release form before using pictures of girls
- Make yours a site that does not allow outsiders to post messages
- Don't violate copyright law by using designs, text from magazines or books, poetry, music, lyrics, videos, graphics, or trademarked symbols without specific permission from the copyright or trademark holder

Money, Budgets and Financial Considerations



Read Volunteer Essentials (Ch. 5, Managing Group Finances), Money Earning Basics, Additional Money Earning Activities, and Helping Girls Reach Their **Financial Goals**

Ideas for trips are great, but the trip must be affordable for it to become a reality! You, the girls, and the parents will have to determine how the trip will be paid for. Planning for the cost of transportation, lodging, and activities, along with adding 10 – 15% over your estimates for fluctuating costs, will help you and the girls create a budget for the trip. Part of your planning and decision making will also include deciding if part of the chaperone's cost will be covered by the troop. If so, include these amounts in your budget. Be mindful of costs that families may be asked to contribute. Once the budget is created, and if additional money earning is necessary, work with the girls to create a plan to earn the additional money. Use goal setting in order to help make their efforts at earning the money and their dreams for the trip, a reality. Troops must have prior approval for all money-earning activities other than council-approved product sales. The Money-Earning Activity Approval Request form can be found in the forms section of our website, www.gssc-mm.org, Volunteers/Forms, and is due to your Community Development Manager one month prior to project.

Money is something girls and parents need to be advised of. How much, if any, should parents give? Will there be opportunities to purchase items like souvenirs? Be sure to talk with girls about money – keeping it safe, knowing how to pay, counting change, and other money matters.



What other things involving money will the troop need to decide?

Meal Planning



- When making menu or restaurant selections, be sure to stay within the budgeted amounts for meals and snacks. Consider if the restaurant offers a varied menu. Also, if the girls are interested in trying out some cuisine – especially related to the area to which you are traveling, be sure to discuss this before choosing the restaurant. Trying new foods can be part of the travel experience but can also present a challenge when not everyone is interested in being adventurous.
- Be sure to have current information on any food allergies. This should be noted on health histories and be sure that chaperones are aware of this information. If girls and adults are bringing their snacks for travel, be sure to restrict any foods that will cause

- allergy problems for others. (Note perfumes, lotions, shampoos can also cause allergy problems for some)
- Investigate the appropriate dress for the places you and the girls will be eating and discuss this with girls and parents before the trip.
- Girls also need to know what is expected of them and the consequences when expectations for behavior are not met. Again, this is why it is recommended to develop a group agreement before the trip.



How will you involve the girls in meal planning?

Packing for the Trip

You will need to discuss appropriate clothing and dress with the girls – especially for activities that you will be doing including packing to be prepared for weather changes. With older girls, discuss appropriate dress – i.e. not wearing revealing clothing. If the girls will be wearing the same shirt for identification purposes, remind them to not put their names on the shirts. "For safety reasons, name tags or other personal identification are not worn in public places. "(Safety-Activity Checkpoints: Parades and Other Large Group Gatherings)

Girls need to know what to bring as well as what NOT to bring. Electronics like hand held games, iPods, cell phones, etc. are a normal part of everyday life for most girls. Leaders need to decide what can be brought and when it is appropriate to use. Girls also need guidance regarding cameras, watches, jewelry, etc. Remember - many of these items can be expensive; there is always a possibility for losing them or of them getting taken. Discuss with girls and parents about what place, if any, electronics will have on the trip.

If you are staying overnight be sure girls have a packing list. There should be a "you bring it - you carry it" rule. Chaperones should not be carrying coats, purses and the like for girls.

Behavior/Manners



Read Volunteer Essentials (Ch. 3: Engaging Girls at All Grade Levels), Understanding Healthy Development in Girls and Creating a Safe Space for Girls

Hopefully, your girls are well – mannered. It is still a good idea to review basic manners such as please and thank you, using a quiet voice, and listening to adults. If there are any specific manners or behaviors related to where you are traveling, be sure to discuss this and practice with the girls before the trip. Girls need to know exactly what is expected of them and the consequences when expectations are not met- again, that group agreement. Remember the acronym, HALT: poor behavior, crying, tantrums and more can happen if girls (and adults) are too:

HUNGRY

ANGRY

%ONELY (feel left out)

TIRED



Think about the girls in your troop, are there behaviors that need to be addressed before a trip?



Evaluation/Wrap Up

It is important to talk with the girls after a trip. It gives them the chance to talk about what they liked or didn't like; things they did or didn't do; food; the car ride and so on. Evaluations do not have to be formal or written. Younger girls may want to draw a picture or hold thumbs up or down when asked questions. Older girls may write their thoughts in a journal or diary. Chaperones and leaders will want to discuss the trip. No matter how you do it, be sure to evaluate the trip. Whether formal or informal, evaluations provide an opportunity to reflect on the experience and can be useful for future trip planning.

After the trip, be sure everything is finalized. Be sure to take care of any outstanding payments, refunds, reimbursements or any other financial issues. Complete reports or any other paperwork needed and submit to the proper persons. It is always nice if the girls write thank you notes. Keep notes made during the evaluation process or other things you want to remember. Be sure to complete the Wrap Up as soon as you can after the trip.



How will you evaluate your trip?

Summary

As you can see, there are a lot of things to think about and take care of before embarking on a Girl Scout Trip. However, following the guidelines in Volunteer Essentials and the Girl Scout Safety Activity Checkpoints will walk you through the steps to follow. Staff members of the council are here to support you and your troop – ask for help or clarification as needed. Taking girls on trips is a marvelous way to open doors and allow them to explore the world-perhaps in a way they have never experienced.

REMEMBER:

- © Keep an open mind
- Have an adventurous spirit
- Never lose your sense of humor
- Wear comfortable shoes
- **◎** HAVE FUN!



Sample Trip Budget (adapt as needed)

PROJECTED INCOME

Amount to come from existing troop treasury: (Including dues and profit from Cookie Sale, Nut Sale, and one other money-earning project.)	\$
Amount to be paid by girls: (Please encourage girls to do some type of service to earn money for their activities; i.e. babysitting, helping parents around the house, etc.)	•
Amount to be paid by parents:	\$
Amount to be raised by one other money-earning project: Include a description of each project requested (i.e. type, date, money to be raised, and numbe of girls participating. Be sure to obtain permission for additional money-earning.)	. \$
INCOME TOTAL:	\$

	BALANCE = INCOME - EXPENSES	\$
		1
	EXPENSE TOTAL:	\$
Emergency Fund (Suggest at least \$100 to cover items expenses, accidents, under-budgeting, gas allowance are		
Admission Fees		
Recreation		
Additional Insurance as required or needed		•
Insurance:		\$
Food		\$
Shelter		\$
Transportation		\$