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.

Creating Financially Empowered Leaders

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

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?

Our Vision

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

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

<table>
<thead>
<tr>
<th>Badge</th>
<th>What Girls Learn</th>
<th>What It Means</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAISY</strong> (Grades K–1)</td>
<td>How to set sales goals by learning about the different kinds of cookies and what they cost.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>DAISY</strong> (Grades K–1)</td>
<td>How to agree on what to do with their cookie money, and let their customers know their goals.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>BROWNIE</strong> (Grades 2–3)</td>
<td>How to talk to customers, count change, and role-play for better customer relations.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>BROWNIE</strong> (Grades 2–3)</td>
<td>Ways to set a giving goal to help others through their cookie sales, and how to communicate this to their customers.</td>
<td>Girls develop the positive habit of giving, and begin thinking about how to build philanthropy into their own saving and spending plans.</td>
</tr>
<tr>
<td><strong>JUNIOR</strong> (Grades 4–5)</td>
<td>How to set up a group goal, explore how a small business works, create a cookie sales job list, and track sales.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>JUNIOR</strong> (Grades 4–5)</td>
<td>Who buys cookies and why. By doing the research, listening for clues, and asking great questions, girls find out what customers want and need.</td>
<td>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!).</td>
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### OUR VISION

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

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<td><strong>CADETTE</strong> (Grades 6–8)</td>
<td>How to write a mission statement and set business goals.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>CADETTE</strong> (Grades 6–8)</td>
<td>How to create brand identity, measure the competition, and develop a marketing message.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>CADETTE</strong> (Grades 6–8)</td>
<td>How to apply their financial literacy skills to their cookie businesses and take their plans to a whole new level.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>SENIOR</strong> (Grades 9–10)</td>
<td>How to create a cookie résumé and to communicate what they learned from their cookie sales experience.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>SENIOR</strong> (Grades 9–10)</td>
<td>How to build a customer list and inspire customer loyalty.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>AMBASSADOR</strong> (Grades 11–12)</td>
<td>How to budget for research development, and develop new ideas to bring to the marketplace.</td>
<td>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.</td>
</tr>
</tbody>
</table>

For more on badges, go to http://forgirls.girlscouts.org/badges.
## The Girl Scout Financial Literacy Curriculum

### 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.

**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)*  
**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](http://forgirls.girlscouts.org/badges).
### The Girl Scout Entrepreneurship Program

#### 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
- **Count It Up**
  - **Meet My Customers**
  - **Cookie CEO**
  - **Business Plan**
  - **My Portfolio**

#### Cookie Business I
- **Count It Up**
  - **Meet My Customers**
  - **Cookie CEO**
  - **Business Plan**
  - **My Portfolio**

#### 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**

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**The Girl Scout Equation**

(Financial Literacy + Business Skills + Innovation) \(\times (a \text{ leadership lens})\) = Entrepreneurship and a Better World!

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For more on badges, go to [http://forgirls.girlscouts.org/badges](http://forgirls.girlscouts.org/badges).
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.

At 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 Girl Scouts 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 social innovation.

The ability to innovate will be one of the foremost qualities—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, 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 mired 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 grade 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 innovator badge is about creating new things, while senior

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 complex, future leaders will have to be experts at enlisting others to help create solutions.

There’s no one-size-fits-all approach to identifying feedback. The program encourages anything that gives girls the opportunity to audit feedback in action.

Getting feedback is also about more than learning from failures. It’s about learning from success as well.

Enabling 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 idea through a variety of means, from giving a presentation to using advertisement or even putting on a skit.

Enable great storytellers by instructing the girls on how to pitch their ideas. One of the toughest parts of innovation is getting people excited about new ideas. The program also underscores the importance of asking people for feedback through a variety of means.

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 with people who they’re designing solutions for. To this end, the girls are trained, for example, to observe, take notes, and experience things first hand.

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 meshing up of disparate disciplines—will ensure that you 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.

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 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.

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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.

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.