

## Short 'n' Snappy

A quick volunteer learning opportunity that can be led by any interested volunteer with experience with the topic.



## Girl Scout Money Management

### Activity 1 (15 minutes)

Cut apart the list of activities on the last page of these instructions and put them inside the plastic eggs. (If you don't have eggs, just fold them and place inside the basket) Put the eggs into one of the baskets. Participants then take turns choosing an egg/slip and reading the item. Then they decide if an activity is an appropriate way to spend girl money or earn money for the troop. They place the slip into the 'green' basket if they feel it is appropriate and the 'yellow' basket if they feel it is inappropriate.

Address any incorrect item or issue (according to the answer sheet provided) and the slips that are in the 'yellow' basket.

Follow up by showing or telling them where they can find information about expenses and money earning activities in resources.

- *New Leader's Guide to Success*
- *Volunteer Essentials*
- *Money-Earning Activities Guidelines*
- *Troop Bank Account Request Form*

### Discussion Prompts:

What other activities or projects can you think of that you are unsure of which basket they should go?

### TIME TO COMPLETE

20 minutes

### MATERIALS NEEDED

- Short 'n' Snappy Outline
- Three containers or baskets
- Slips cut from page 4 of these instructions
- Plastic eggs (optional)
- Volunteer Essentials, New Leader's Guide to Success, and the Money-Earning Activities Guidelines are helpful to have for reference.

### THINGS TO REMEMBER

- Stay within allotted time.
- If you don't know answers, seek the correct information from the appropriate support person.

### TRAINING-BY-REQUEST

This Short 'n' Snappy is included in the content options for Training-by-Request.

[Learn more here.](#)

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Vest for one girl - \$20.50	The troop should purchase uniforms for all girls or no girls. An exception is if the troop votes to purchase a vest for a girl, for example if she cannot afford her uniform or lost her uniform in a tragic event.
Proceeds from an ornament sale where each girl must sell 4 @ \$5 each + \$20.00	Girls' participation in money-earning activities is always voluntary.
Swim lessons for 2 girls to attend troop activity - \$30.00	Normally this is not an expense that should be incurred by the troop. The exception can be made if the troop votes on this expense.
Dinner for parents after parent meeting - \$48.76	Food for parents is not a troop expense.
Fix flat tire from troop outing - \$47.36	Repairs to an individual's car is the responsibility of that car's owner.
Mileage to troop meeting - \$5.57	Mileage to and from a troop meeting is the responsibility of the car owner.
Uniform parts for leader - \$53.18	Uniform components are not required for adults and are the responsibility of the adult.
Girl's Guide to Girl Scouting for one girl - \$12.50	Again, the troop should purchase books for all girls or no girls, but an exception can be made if the troop votes to purchase a book for one girl with financial hardship.
Income from a Tupperware party + \$65.00	Girl Scouts prohibits raising funds for Girl Scouts through product parties. The only exception would be if the Girl Scout name was not used during the party and the donation is being made by an individual to the troop.
Event registration for one girl in the amount of money she earned from cookie sales - \$45.00	Funds earned by girls are not earmarked for girls in the amounts they earn. They become troop funds. Troops can vote for funds to be used for a girl's individual activities, but should not be calculated as a dollar-by-dollar equivalent to her sales income.
Cash donations solicited by girls at local businesses + \$200.00	Girls are not permitted to solicit cash donations.

Fall product program income + \$600.00	Kindling at campsite - \$2.00
Donation for a family who lost their home to fire - \$25.00	Payment for FA/CPR training for leader/co-leader - \$35.00
Troop dues + \$7.00	Fee for bus trip to museum (8 @ \$3) - \$24.00
Snacks for after hiking activity - \$18.64	Copies of permission forms for trip - \$6.28
Proceeds from chili dinner + \$30.00	Tickets to museum (8 @ \$12) - \$96.00
Food for camping activity - \$68.81	Night at the movies & snacks for troop/leaders - \$58.00
Cookie program income + \$1300.00	Vest for one girl - \$20.50
Flowers for Court of Awards Ceremony -	Proceeds from an ornament sale where each
Proceeds from troop yard sale + \$75.00	Swim lessons for 2 girls to attend troop activity - \$30.00
Airfare for troop to Savannah - \$2800.00	Dinner for parents after parent meeting - \$48.76
Supplies for activity at local nursing home - \$29.78	Fix flat tire from troop outing - \$47.36
Hotel room in Savannah - \$386.33	Mileage to troop meeting - \$5.57
Supplies for planting flowers at a local park - \$35.63	Uniform parts for leader - \$53.18
Food on Savannah trip -\$480.11	Girl's Guide to Girl Scouting for one girl - \$12.50
Purchase of badges - \$22.50	Income from a Tupperware party + \$65.00
Kings Dominion tickets (8 @ \$33) - \$264.00	Event registration for one girl in the amount of money she earned from cookie sales - \$45.00
Craft supplies for badge work - \$22.83	Cash donations solicited by girls at local businesses + \$200.00

Fall product program income + \$600.00	Kindling at campsite - \$2.00
Donation for a family who lost their home to fire - \$25.00	Payment for FA/CPR training for leader/co- leader - \$35.00
Troop dues + \$7.00	Fee for bus trip to museum (8 @ \$3) - \$24.00
Snacks for after hiking activity - \$18.64	Copies of permission forms for trip - \$6.28
Proceeds from chili dinner + \$30.00	Tickets to museum (8 @ \$12) - \$96.00
Food for camping activity - \$68.81	Night at the movies & snacks for troop/leaders
Cookie program income + \$1300.00	Vest for one girl - \$20.50
Flowers for Court of Awards Ceremony - \$18.89	Funds for council program (6 girls @ \$6.50) - \$39.00
Proceeds from troop yard sale + \$75.00	Swim lessons for 2 girls to attend troop activity
Airfare for troop to Savannah - \$2800.00	Dinner for parents after parent meeting -
Supplies for activity at local nursing home -	Fix flat tire from troop outing - \$47.36
Hotel room in Savannah - \$386.33	Mileage to troop meeting - \$5.57
Supplies for planting flowers at a local park -	Uniform parts for leader - \$53.18
Food on Savannah trip -\$480.11	Girl's Guide to Girl Scouting for one girl -
Purchase of badges - \$22.50	Income from a Tupperware party + \$65.00
Kings Dominion tickets (8 @ \$33) - \$264.00	Pizza for girls after flower planting activity -
Craft supplies for badge work - \$22.83	Fees for campsite rental - \$50.00



## Girl Scout Money Management

### Activity 2 (5 minutes)

Familiarize yourself with the activities listed in the Financial Management by Grade Level list in these instructions. Many items in this list come from the Troop Finances section of Volunteer Essentials.

Ask volunteers to identify ways that girls in their troop are currently actively part of the financial management of the troop, and how they are learning financial literacy in Girl Scouts. Give them 1-2 minutes to jot down ideas. After the time is up, ask volunteers if they'd like to share ideas. Facilitate the sharing of ideas by grade levels, for example starting with Ambassadors and then going to Daisies. Use the **popcorn method**. (The popcorn method is that each person shouts out a single word or very short phrase—no explanations allowed—so that as many ideas are shared in the allotted time as possible. Share this method with them before they begin sharing.) Allow idea sharing, and if there are levels where volunteers are unsure, mention the suggested activities from the Financial Management by Grade Level list.

When everyone has shared or time has run out, encourage them to discuss more with one another after the meeting about what they do in their troops or how they can implement their new ideas.

### Financial Management by Grade Levels

#### Girl Scout Daisies

- Girls can vote on ways the troop spends its money, so they're part of the decision-making process.
- Girls can participate in Girl Scout Cookie activities and other council-sponsored product sales.
- Girls should be given the opportunity to practice identifying money and counting back change with an adult during the cookie sale.
- Girls can earn financial literacy leaves and the Cookie Entrepreneur Family Pins.

#### Girl Scout Brownies

- Girls discuss the cost of activities (supplies, fees, transportation, rentals, and so on) with guidance from their volunteer(s).
- Girls can vote on ways the troop spends its money.
- Girls set goals for and participate in council-sponsored product sales.
- Girls may decide to pay dues to contribute to the cost of activities.
- Girls can earn financial literacy leaves and the Cookie Entrepreneur Family Pins.

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## Financial Literacy Involvement

### Girl Scout Juniors

- Girls set goals for and participate in council-sponsored product sales.
- Girls decide on group dues, if any.
- Dues are collected by girls and recorded by a group treasurer selected by the girls.
- Girls budget for the short-term needs of the group based on their plans and income from the group dues.
- Girls budget for more long-term activities, such as overnight trips, group camping, and special events.
- Girls budget for Take Action projects, including the Girl Scout Bronze Award, if they are pursuing it.
- Girls can earn financial literacy leaves and the Cookie Entrepreneur Family Pins.

### Girl Scout Cadettes, Seniors, and Ambassadors

- Girls estimate costs based on plans.
- Girls determine the amount of group dues, if any, and the scope of money-earning projects.
- Girls set goals for and participate in council-sponsored product sales.
- Girls carry out budgeting, planning, and group money-earning projects.
- Girls budget for extended travel, Take Action projects, and leadership projects.
- Girls may be involved in seeking donations for Take Action projects with council approval.
- Girls keep their troop's financial records and give reports to parents and group volunteers.
- Girls budget for the Girl Scout Silver or Gold Awards, if they are pursuing them.
- Girls can earn financial literacy leaves and the Cookie Entrepreneur Family Pins.