

FOR CADETTE AND SENIOR GIRL SCOUTS - INVEST NOW!



You can earn the Cookies and Dough interest project and the Girl Scout Cookie Activity Pin in the same membership year. **You must do at least four of the following six activities to earn a Girl Scout Cookie Activity Pin.** Here is where you can wear your cookie pin(s) on your vest or sash.



- Take time to analyze your spending habits by creating a budget. Write down everything you spend and what it is for, for four weeks. Are you surprised at the amount of money you are spending in some categories? Can you cut back in some areas? Are you spending your money wisely? Are you saving or investing any money? Discuss and compare your findings at your troop meeting.
- What are "stocks," "bonds," and "mutual funds"? Invite someone who works in financial planning to your troop/group meeting to discuss what she does in her profession. Learn and discuss how the stock market works.
- Learn about the commodities market. Identify one of the commodities (ingredients) used in producing cookies (sugar, flour, butter) and follow its price for the duration of the cookie sale. Discuss how changes in prices for these commodities can impact Girl Scout cookie sales. Did the price go up or down? If you were a baker, what would be the best time to buy a commodity? How could changes in the commodity prices impact your council's cookie sale?
- Careers count from A to Z. How many careers support Girl Scout cookies? Think out of the "cookie box." Brainstorm careers at your next meeting—from accountant and baker to salesperson and trucker to—xyz. Invite your council cookie/product sale staff or key cookie volunteers to talk to your troop about how many people are involved, and what they do, in your council's cookie activities.
- Putting money in a bank is one way to save money. Research the different ways you can save and invest money. What ways are riskier than others? What ways yield larger returns? What would you choose if you were saving for your college education?
- Find out what your Girl Scout council does with the revenue from its cookie sale activities. How are those resources allocated? How does your troop benefit? How does your troop/group plan to spend its funds? At a troop meeting, discuss ways to allocate your troop resources.

GIRL SCOUT PROGRAM LINKS

Cadette & Senior Girl Scout Interest Projects:

Cookies and Dough
Dollars and Sense
Leadership
Money Smarts
Your Own Business

Issues for Girl Scouts:

Strength in Sharing:
Philanthropy in Girl Scouting

GIRL SCOUTS OF THE USA'S WEB PAGE: JUST 4 GIRLS

www.girlscouts.org/girls

AND

www.girlscouts.org/cookies



Girl Scouts®
Where Girls Grow Strong™

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THE 2001-2002 GIRL SCOUT COOKIE ACTIVITY GUIDE

Dear Girl Scout Family,

Every girl who says the Girl Scout Promise and Law promises to do her best “to use resources wisely.” But how do girls learn to manage resources, like money, wisely?

The Girl Scout Program Goals encourage girls to develop their self-potential, learn to relate to others, develop values, and contribute to society. Girls taking part in cookie activities learn firsthand the value of making plans and setting goals. They invest their time and energy and, in the process, earn money for their Girl Scout troops/groups. Those resources can then be spent to carry out their troop plans or saved for future Girl Scout activities. When selling Girl Scout cookies, girls also learn the basic steps in sound **FINANCIAL MANAGEMENT**—planning, earning, spending, saving and investing.

In addition to these direct benefits to individual girls and their troops/groups, selling Girl Scout cookies—a council-wide Girl Scout service project—benefits everyone involved in the Girl Scout council. These activities help to provide many, but not all, of the resources needed by the council to offer program events, learning opportunities, and camping experiences for girls, training opportunities for Girl Scout leaders, and so much more for every girl in Girl Scouting. Every day your Girl Scout council uses its resources wisely to help girls grow strong.

By supporting and empowering the Girl Scout in your family as she explores **FINANCIAL MANAGEMENT**, this year's focus for *The Girl Scout Cookie Activity Guide*, you are encouraging her to develop the skills that will help her make smart money management decisions in the future.

Here are some ways that you can show your support:

Help her set **GOALS** for this year's cookie activities: Discuss together her personal and troop goals.

- » Help her set personal goals that will increase her life skills. What would she like to learn? Record keeping? Handling money? Sales techniques? Entrepreneurship? The goals she chooses should be apart from how many boxes of cookies she hopes to sell. Ask her how you can help her reach these personal goals.
- » Find out what plans her Girl Scout troop has made to use the money earned from their cookie activities. Check with her periodically to see how the troop's plan is progressing.
- » Encourage and support her every step of the way.
- » Congratulate her when she is successful. When there are setbacks, help transform her disappointment into the seeds of success by asking her what she thinks may have gone wrong and how she could do things differently next time.
- » Help her earn the Girl Scout Cookie Activity Pin described in this guide.

Stress that **SAFETY** is a priority: Review the basic safety rules below with her and make sure she understands them.

- » Girls wear the GS Membership Pin, uniform, and/or carry a membership card to identify themselves as Girl Scouts.
- » Girls are familiar with the areas and neighborhoods in which they will sell.
- » Girls always use the buddy system.
- » Brownie and Junior Girl Scouts must be accompanied by an adult when taking orders, selling, or delivering cookies.
- » Cadette and Senior Girl Scouts participating in door-to-door sales activities must be supervised by an adult.
- » Girls do not enter the home of a stranger.
- » Girls participate in door-to-door sales only during daylight hours, unless accompanied by an adult.
- » Girls operating a “cookie shop” or booth in a store, mall, or other public place must have adults present at all times.
- » Girls never give out their names, addresses, or telephone numbers to customers. Girls may give out the leader's or other designated telephone numbers to customers for information, reorders, or complaints.

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- » Girls may not sell Girl Scout cookies on the Internet.
- » Girls collect money due when the cookies are delivered or as directed by their Girl Scout council.
- » Girls use safe pedestrian practices, especially when crossing at busy intersections.
- » Girls have a plan for safeguarding the money they collect. To avoid walking around with large amounts of money they may give the money to the accompanying or supervising adult.

SUPPORT your local Girl Scout council: Girl Scout cookies are a source of substantial pride for everyone in Girl Scouting. As a parent/guardian, help make this year's activity a success.

- » Attend the cookie activity training for her troop/group.
- » Review with her the guidelines established by your local Girl Scout council for its cookie activities: for example, guidelines covering safety issues and safe selling techniques, collecting money, and the distribution of cookie proceeds and awards.
- » Make sure she lists her leader's or other designated telephone number on her order forms and knows that is the number to give out to customers. Girls never give out their telephone numbers.
- » Help her understand that you will be working with her in a supportive role. Adults should not assume sole responsibility for selling cookies. Adults can not sell Girl Scout cookies on the Internet.
- » Support her efforts to be "on her honor." Help her comply with all of the guidelines by following the dates set and making sure she is involved in all aspects of this activity.
- » Talk about what Girl Scouts do to be honest and fair and to use resources wisely. Talk about how your family supports these same values.

Selling Girl Scout cookies is first and foremost a program activity that helps girls develop skills, like financial management, that they can use for a lifetime. All of the revenue generated from cookie activities stays in your local Girl Scout council to support Girl Scouting in your area, including the portion that goes directly to the troop selling the cookies. The troop proceeds are for Girl Scout activities and are not the property of individual girl members.

There are many ways to help your Girl Scout achieve her personal goals. We encourage you to check in regularly with her Girl Scout leader to see how you might help her troop achieve its goals. Thank you for encouraging her participation in this year's cookie activities. Thank you for investing in her future.

Girl Scouts of the USA

FOR BROWNIE GIRL SCOUTS - BE WISE!



You can earn the Brownie Girl Scout Try-It called Cookies Count and the Girl Scout Cookie Activity Pin in the same membership year. **Do at least four of the six activities that follow to earn a Girl Scout Cookie Activity Pin.** Here is where you can wear your cookie pin(s) on your vest or sash.



- Plan how you can save and spend. What would you do with \$5 a week?
- How much would you spend? What would you spend it on? How much would you save? How much would you give away? Who would you give it to and why?
- Saving money means putting it somewhere safe so you can use it later. Have you ever saved money? Where did you save it? Visit a local bank and learn how you can place your money in a savings account.

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GIRL SCOUT PROGRAM LINKS

Brownie Girl Scout Try-Its:

Careers
Cookies Count
Math Fun
Penny Power
Safety Sense

Issues for Girl Scouts:

Strength in Sharing:
Philanthropy in Girl Scouting

- Money is a part of our everyday life. Find out about two or three jobs that involve working with money: for example, cashier, accountant, stockbroker, business manager.
- There are two types of currency: coins and paper. Role-play selling cookies at a booth sale and practice making change with real money.
- What would you like to do when you grow up? To help you decide, invite some parents to come to your troop meeting to talk about what they do at work. What makes them want to go to work every day, besides earning a salary?
- You have come to the end of Girl Scout cookie sale activities and your troop has reached its goals! You have an extra \$50 to spend. Make a plan. How will you spend the \$50?

FOR JUNIOR GIRL SCOUTS - PLAN AHEAD!



You can earn the Junior Girl Scout Badge called The Cookie Connection and the Girl Scout Cookie Activity Pin in the same membership year. **Do at least four of the six activities that follow to earn a Girl Scout Cookie Activity Pin.** You wear the pin or pins on your vest or sash as shown in these pictures.



- Do you know how much money you spend every week? In a notebook, write down what you spend in a week, and what you spend it on. You can ask a parent or another adult to do this, too. After a week, add up the total. What are some ways you can spend your money more wisely?
- A Girl Scout cookie recipe was created in the early years of Girl Scouting. Guess how much it cost to make those cookies. What would it cost to make the same cookies today?
Hint: Check out www.girlscouts.org/about/cookie_hist.html and the price for the ingredients at your local store. Share your findings.
- Planning ahead involves thinking and writing things down. Discuss your cookie sale goals in a troop/group meeting. Write down your troop and personal goals on a poster board. Throughout the cookie sale, keep track of how well you are meeting the goals that you have set.
- Get current with currency. How much is a U.S. dollar worth in another country? Use the Internet and/or check the business section of a news—paper. Would you need to spend more or less U.S. dollars to buy Girl Scout cookies in that country?
- What is “income”? Do you have any income? Make a list of ways to earn income. You can also earn income by keeping your money in a bank! Find out how to do this.
- How could you use your leadership skills in selling cookies? What are your financial strengths? Are you good at record keeping? Making decisions? Talking to customers? Organizing the group? When you create your cookie sales plan, remember you are practicing all of these skills.

GIRL SCOUT PROGRAM LINKS

Junior Girl Scout Badges:

Business-Wise
Consumer Power
Lead On
Money Sense
My Community
The Choice is Yours
The Cookie Connection

Issues for Girl Scouts:

Strength in Sharing:
Philanthropy in Girl Scouting