



# Financial Empowerment and Entrepreneurship

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# Why Creating Entrepreneurial-Minded and Financially Empowered Leaders Matters

## Our Goal and Vision

All Girl Scouts have access to progressive experiences that build innovative and entrepreneurial-minded leaders, giving them the courage to fail and keep trying, the tools to create an independent future, and the power to do good in the world.

Financial literacy skills matter now more than ever. However, there's a gap when it comes to teaching young people, especially girls, the skills they need. Many parents are uncomfortable talking about money with their children. Many schools don't effectively address 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 five and begin forming money habits as early as the age of seven.<sup>1</sup>

We also know that helping girls enter the business and entrepreneurial workforce is beneficial for girls and the

world. Plus, encouraging girls' entrepreneurship prepares them for any future career. The social and emotional qualities that lead to successful entrepreneurship—like curiosity, confidence, and innovation—are also critical to all types of academic and career success.<sup>2</sup> Entrepreneurs learn how to take an idea and turn it into action.

Girl Scouts has the financial empowerment and entrepreneurial programming that allow members to build essential money habits while also building their entrepreneurial mindset as they learn from real-life, hands-on experiences. We offer all Girl Scouts—from kindergartners to high school seniors—a variety of forms to meet their unique needs and schedules; these include one-day events, short-term series of events, and opportunities through their Girl Scout troop or even in a camp environment.

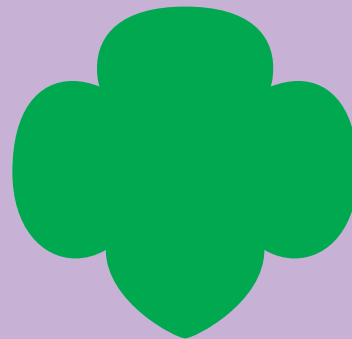


<sup>1</sup> [Money Advice Service Study](#), May 2013

<sup>2</sup> [Five Ways Girl Scouts Builds Girl Leaders](#), 2017

### Our Mission:

Girl Scouting builds girls of courage, confidence, and character, who make the world a better place.



## How Entrepreneurship and Financial Empowerment Bring Our Mission to Life

As Girl Scouts learn to handle money and become self-reliant, they also learn 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. Our unique program model lets the members take the lead through hands-on activities where they work together to navigate a variety of topics with supportive and caring friends and adults.

# Girl Scout Leadership Experience

### Variety of Activities

A unique aspect of Girl Scouts is the breadth of activities we offer members. Running their very own Girl Scout Cookie business makes it all possible, from camping trips that teach them how to be resourceful to STEM projects that inspire them to change the world.






### Supportive Relationships

Young people thrive when they have an adult in their life who supports them. Girl Scouts fosters supportive relationships by creating a welcoming, inclusive environment, making every member feel valued, and providing an emotionally and physically safe space. Through our entrepreneurship and financial empowerment programming, Girl Scouts also connect with mentors, role models and experts in their community, helping Girl Scouts of all identities imagine their futures.



### The Girl Scout Processes

- 
  - **Cooperative Learning** promotes the sharing of knowledge, skills, and learning in an atmosphere of respect and cooperation as Girl Scouts work together on goals that can only be accomplished together.
- 
  - **Girl-led** means that Girl Scouts at every age take an active role in figuring out the what, where, when, why, and how of what they do.
- 
  - **Learning by Doing** is hands-on learning that engages Girl Scouts in an ongoing cycle of action and reflection to get a deeper understanding of concepts and mastery of skills.









### The Girl Scout Leadership Experience Outcomes








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  - **Strong Sense of Self** Girl Scouts have confidence in themselves and their abilities and form positive identities.
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  - **Positive Values** Girl Scouts act ethically, honestly, and responsibly and show concern for others.
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  - **Challenge Seeking** Girl Scouts take appropriate risks, try things even if they might fail, and learn from mistakes.
- 
  - **Healthy Relationships** Girl Scouts develop and maintain healthy relationships by communicating their feelings directly and resolving conflicts constructively.
- 
  - **Community Problem Solving** Girl Scouts desire to contribute to the world in purposeful and meaningful ways, learn how to identify problems in the community, and create action plans to solve them.

# Financial Literacy Badges

## Our Vision

Girl Scouts develop money skills through understanding budgeting, investing, and financial planning.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Money Explorer 	How much paper bills and coins are worth and how to use money
Daisy (Grades K-1) My Money Choices 	How to know the difference between what they need and what they want and how to make choices about the money they spend
Brownie (Grades 2-3) Budget Builder 	How to make smart budget decisions by learning how much things cost, the difference between wants and needs, and how to be thrifty
Brownie (Grades 2-3) My Own Budget 	How to create a real-life budget to spend on things they want or need now, save for something they want or need later, and share to help others
Junior (Grades 4-5) Budget Maker 	How to create a budget to spend, save, and share and understand how financial services work
Junior (Grades 4-5) My Money Plan 	How to earn an income, make it grow by saving and investing, and protect their money and information

Award/Badge	What Girl Scouts Learn
Cadette (Grades 6–8) Budget Manager 	How to make smart money decisions that reflect their values, explore their money habits, and know how to track their spending
Cadette (Grades 6–8) My Dream Budget 	How to create a budget for their future based on earning power, living expenses, and giving back
Cadette (Grades 6–8) My Money Habits 	How to invest, manage their spending habits, be a safe and savvy spender, and make informed money decisions
Senior (Grades 9–10) Savvy Saver 	How to be financially savvy by understanding income, planning expenses, reducing financial risk, and being disciplined in saving for their goals—including a big purchase
Senior (Grades 9–10) My Financial Power 	How to have strategies for their financial stability, including how to earn money, what it means to invest, how inflation works, and how to give back to a community
Ambassador (Grades 11–12) Financial Planner 	How to explore expenses, build and keep good credit, make informed decisions about borrowing money, and commit to financial responsibility
Ambassador (Grades 11–12) My Financial Independence 	How to avoid financial pitfalls and prepare a financial plan while they learn to be independent, think of where they'll live, what their daily needs will be, and how to invest and share with others

Scan for more  
on badges



# The Cookie Program's Five Skills

Everything Girl Scouts do is designed to help them grow into leaders of courage, confidence, and character. The five skills they learn through the Girl Scout Cookie Program are important ingredients in the Girl Scout Leadership Experience. Here are a few examples of how participating in the cookie program teaches Girl Scouts skills that will help them grow into leaders in their own life, leaders in business, and leaders in the world.



Through the Girl Scout Cookie Program, Girl Scouts learn...	This matters because ...
<p><b>Goal setting</b> as they set cookie business goals individually and with their team and then create a plan to reach those goals.</p>	<p>They develop a strong <b>sense of self</b> and <b>cooperation</b> and <b>team-building skills</b> as they learn to set and reach goals to succeed in school, on the job, and in life.</p>
<p><b>Decision making</b> by deciding what to do with their troop funds, how to market their business, and how to adjust their plans as they encounter challenges and new opportunities.</p>	<p>They develop <b>critical-thinking</b> and <b>problem-solving skills</b> that will help them make big and small decisions in their life; practice helps them make good decisions.</p>
<p><b>Money management</b> as they develop and manage a troop budget, take cookie orders, track their sales, and gain confidence handling and managing money.</p>	<p>They gain <b>practical life skills</b> by knowing how to confidently handle, manage, and leverage money to do great things.</p>
<p><b>People skills</b> as they learn how to talk to, listen to, and work with customers in person and virtually. Plus, they put teamwork into action as they reach their goals together.</p>	<p>These experiences help them develop <b>healthy relationships</b> and <b>conflict-resolution skills</b> for the future.</p>
<p><b>Business ethics</b> as they learn to run their businesses using the Girl Scout Law as a guide, being honest and responsible every step of the way.</p>	<p>They practice putting the <b>positive values</b> they learn as Girl Scouts into action to become ethical leaders.</p>



# The Girl Scout Cookie Program in Action

Participating in the cookie program empowers Girl Scouts' adventures throughout the year as they learn key skills to excel in future careers and in life. Through using different sales methods, Girl Scouts gain people skills, learn to set goals, make smart decisions, and more. Girl Scouts, like all entrepreneurs, are always coming up with new and innovative ways to reach additional customers and market their businesses.

These are some of the ways they participate in the Girl Scout Cookie Program with support from caring adults.



## Phone or Text Friends and Family



First-time cookie sellers can text or phone friends and family as they become comfortable connecting with cookie customers. For a seasoned cookie seller with limited free time, this option has maximum flexibility.

## Cookie Stands



Cookie stands, similar to lemonade stands, are set up in front of a residence on private property where Girl Scouts can market their cookies to customers in their neighborhood.

## Door-to-Door



Door-to-door sales are the perfect way for Girl Scouts to hone their sales pitch. Girl Scouts can stay local and sell in their neighborhoods—and use door hangers and business cards for customers who aren't home. They'll also grow their people skills by meeting new neighbors (with the necessary adult supervision, of course).

## Digital Cookie



Girl Scouts learn about digital marketing with the Digital Cookie® platform. They can ship cookies straight to customers, accept orders for cookie donations, or have local customers schedule an in-person delivery. Girl Scouts can also learn about online safety.

## Community Connections



Girl Scouts team up with their guardians to sell cookies to their employees and coworkers, at places of worship, and in community groups. They could prepare a corporate pitch to sell cookies in bulk to car dealerships, real estate agents, or financial institutions. When these budding entrepreneurs secure a large sale, they get a taste of sweet success!

## Cookie Booths










This option has maximum customer interaction and teamwork. Troops or groups of Girl Scouts work together to market their cookies outside a preapproved location (like a grocery store, bank, mall, or even a drive-through booth in a parking lot) where they can practice their business skills with new customers. (Note: Cookie booths must be coordinated by troop cookie managers; may only happen at council-approved locations; and must be legally open to, accessible to, and safe for all Girl Scouts and potential customers.)

# Cookie Business Badges and Family Pins

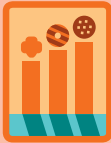





## Our Vision

Girl Scouts develop business skills as they become cookie entrepreneurs.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Cookie Goal Setter 	How to run their own business working with their troop to decide how to use their money, set goals, and share those goals with real customers
Daisy (Grades K-1) My First Cookie Business 	How to sell cookies and excite customers with a sales pitch and how to use the troop's earned cookie money
Daisy (Grades K-1) Cookie Entrepreneur Family Pin 	How to have fun with their family while running their Girl Scout Cookie® business. Families help Daisies take their first steps to selling cookies
Brownie (Grades 2-3) Cookie Decision Maker 	How to think like an entrepreneur by working with their team and making decisions for the success of their cookie business
Brownie (Grades 2-3) My Cookie Customers 	How to get new customers, talk to them about the cookie business, and keep them coming back
Brownie (Grades 2-3) Cookie Entrepreneur Family Pin 	How to have fun with their family while running their Girl Scout Cookie business, such as setting a stretch goal, brainstorming ideas, and practicing their sales pitch with their families

Award/Badge	What Girl Scouts Learn
Junior (Grades 4–5) Cookie Collaborator 	How to collaborate with their troop, community, and network to set goals, make decisions, and grow their cookie business
Junior (Grades 4–5) My Cookie Team 	How to use teamwork to help their cookie business by bringing their different skills and ideas together to meet their goals
Junior (Grades 4–5) Cookie Entrepreneur Family Pin 	How to have fun with their family while running their Girl Scout Cookie business, such as developing their sales strategy and fine-tuning their sales pitch
Cadette (Grades 6–8) Cookie Innovato 	How to create bolder and bigger goals for their cookie business, use SWOT to shape strategy, and find unique ways to connect with their customers and sell cookies
Cadette (Grades 6–8) Cookie Market Researcher 	How to explore their customers' experience to help reach more people and expand their business through market research
Cadette (Grades 6–8) My Cookie Venture 	How to expand their knowledge of their business resources and customers and create a business plan that will guide them to a successful cookie season
Cadette (Grades 6–8) Cookie Entrepreneur Family Pin 	How to take the lead while getting support from their family when running their Girl Scout Cookie business, including hitting benchmarks, financial planning, and growing their customer network



Award/Badge	What Girl Scouts Learn
<p>Senior (Grades 9–10) Cookie Boss</p> 	<p>How to lead with confidence as they become the boss of their cookie business to reach their goals</p>
<p>Senior (Grades 9–10) My Cookie Network</p> 	<p>How to use their network—their team, customers, and those who support their business—to strengthen their customer base and take their cookie business to the next level</p>
<p>Senior (Grades 9–10) Cookie Entrepreneur Family Pin</p> 	<p>How to take charge of their Girl Scout Cookie business by setting and reflecting on goals, strategy, the future, marketing, and showing appreciation, plus letting their family know how to support them</p>
<p>Ambassador (Grades 11–12) Cookie Influencer</p> 	<p>How to become an authority on their cookie business, come up with new ways to share information so it makes a big impact, and inspire younger Girl Scouts</p>
<p>Ambassador (Grades 11–12) My Cookie Business Resume</p> 	<p>How to market themselves and showcase their cookie business accomplishments in a resume and portfolio to stand out as someone who knows how to think like an entrepreneur</p>
<p>Ambassador (Grades 11–12) Cookie Entrepreneur Family Pin</p> 	<p>How to take charge of their Girl Scout Cookie business, including sales, learning goals, money management skills, and inspiring younger Girl Scouts, plus letting their family know how to support them</p>







Scan for more on badges



# Entrepreneur Badges

## Our Vision

Girl Scouts develop the entrepreneurial mindset by creating their own products and businesses.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Toy Business Designer 	How to come up with an idea for a toy, design it, make it better, and share it—just like an entrepreneur
Brownie (Grades 2-3) Budding Entrepreneur 	How to become an entrepreneur by making something, testing it out, improving their idea through feedback, and then pitching it to others
Junior (Grades 4-5) Business Jumpstart 	How to come up with an idea that solves a problem, get feedback and revise it, and pitch it to others to bring it to life like an entrepreneur
Cadette (Grades 6-8) Business Creator 	How to think like an entrepreneur: come up with a business idea that solves a problem, design a prototype, solicit feedback, improve their idea, then create a business plan and pitch it
Senior (Grades 9-10) Business Startup 	How to find out more about the entrepreneurial mindset and what it takes to start their own business, including coming up with a business idea, designing a prototype, soliciting feedback, improving their idea, then creating a business plan and pitching it
Ambassador (Grades 11-12) Entrepreneur Accelerator 	How to think and act like an entrepreneur as they bring their business to life, learn how to work with a team, and motivate people to take a chance with them. They will come up with a business idea, produce a prototype, identify customers, solicit feedback, improve their idea, then create a business plan and pitch it

Scan for more  
on badges



## Entrepreneurship Experiences
























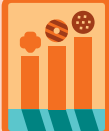









Events give Girl Scouts of all ages the opportunity to connect with peers, experts, entrepreneurs, and community leaders through one-day events, a series of sessions, or immersive camp experiences.



## Girl Scout Pitch Day

These events are designed for Girl Scouts in grades 4–12 to allow them to pitch their own business or service project idea, and to get advice and feedback from experts in the local community.

# The Girl Scouts Financial Empowerment and Entrepreneurship Program

	Cookie Business		Financial Literacy		Cookie Entrepreneur Family	Entrepreneur		
Daisy	 My First Cookie Business	 Cookie Goal Setter	 Money Explorer	 My Money Choices	 Year 1 and 2 Cookie Entrepreneur Family Pins	 Toy Business Designer		
Brownie	 My Cookie Customers	 Cookie Decision Maker	 Budget Builder	 My Own Budget	 Year 1 and 2 Cookie Entrepreneur Family Pins	 Budding Entrepreneur		
Junior	 My Cookie Team	 Cookie Collaborator	 Budget Maker	 My Money Plan	 Year 1 and 2 Cookie Entrepreneur Family Pins	 Business Jumpstart		
Cadette	 My Cookie Venture	 Cookie Market Researcher	 Cookie Innovator	 Budget Manager	 My Money Habits	 My Dream Budget	 Year 1, 2, and 3 Cookie Entrepreneur Family Pins	 Business Creator
Senior	 My Cookie Network	 Cookie Boss	 Savvy Saver	 My Financial Power	 Year 1 and 2 Cookie Entrepreneur Family Pins	 Business Startup		
Ambassador	 My Cookie Business Resume	 Cookie Influencer	 Financial Planner	 My Financial Independence	 Year 1 and 2 Cookie Entrepreneur Family Pins	 Entrepreneur Accelerator		

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# Our Vision

All Girl Scouts have access to progressive experiences that build innovative and entrepreneurial-minded leaders, giving them the courage to fail and keep trying, the tools to create an independent future, and the power to do good in the world.

There are flexible ways to experience these topics to fit Girl Scouts' needs and busy lives. The Cookie Business, Entrepreneur, and Financial Literacy badges can be done individually or done altogether for maximum impact. Below are two examples of ways to reach Girl Scouts with financial empowerment and entrepreneurship programming.

## One-Day Events

Girl Scouts can attend one-day events on financial empowerment hosted by their local Girl Scout council and/or community partners. Events are designed to complete a badge within a three- to four-hour time frame (90 minutes to two hours for Daisies) with support from experts in the local community.

## Six-Session Series

A six-session model is divided into two sessions for Financial Empowerment, two sessions for Cookie Business, and two sessions for Entrepreneurship. Each session is designed to last 90 minutes to two hours. Girl Scouts complete a badge after each two-session unit with support from local experts, entrepreneurs, and business leaders. Girl Scouts may attend these on their own, as a troop, or to get started in Girl Scouts.

## **FINRA Investor Education Foundation**

The FINRA Investor Education Foundation supports innovative research and educational projects that give underserved Americans the knowledge, skills, and tools to make sound financial decisions throughout life. The FINRA Foundation's Financial Inclusion Framework—built on pillars of communications, education, and research—aims to create new understanding and relationships that address systemic wealth disparities and lead to better outcomes for communities of color and other communities that have historically experienced barriers to financial inclusion.

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