

# Earn Badges By Participating in the Girl Scout Cookie Program!

for Daisies, Brownies, & Juniors

#### **Cookie Business Financial Literacy** Badge What Girls Learn Badge What Girls Learn What It Means What It Means **DAISY** DAISY How to set sales goals by learning When girls walk into a grocery store, they Money basics-recognizing different When girls begin to recognize coins and bills for (Grades K-1) (Grades K-1) will know that foods cost money and have coins and bills and knowing what their value, they are doing more than collecting about the different kinds of cookies and what they cost. value. Family discussions about shopping they're worth. with their piggy banks; they are saving. Family Count Money bills and "saving for a rainy day" will become discussions of what is affordable become all the It Up **Counts** more meaningful when girls have a sense of more meaningful. what money is-not just that something is "too expensive." DAISY How to agree on what to do with their Young girls are beginning to learn how to (Grades K-1) cookie money, and let their customers make important decisions together. Team-**DAISY** The difference between needs and Learning the difference between needs and know their goals. work helps girls communicate their ideas, Talk (Grades K-1) wants, how to save for something wants at an early age gives girls a head start listen, compromise, and not get their feelings It Up **Making** they want, and how to help others on managing money responsibly. hurt in the process. with what they need. **Choices** ☐ BROWNIE How to talk to customers, count Developing a sales pitch and being able to (Grades 2-3) change, and role-play for better deliver it confidently empowers young girls, **□** BROWNIE How much common items cost Young girls have few occasions to really see and gives them tools to benefit in other areas customer relations. **Meet My** (Grades 2-3) and how to make change. what money does and how it's used. More of their life-from running for student Customers Money often than not, parents pay by credit card or council to convincing their soccer team even online. Girls gain an understanding of how Manager to practice more. they and their families use money day to day. BROWNIE Ways to set a giving goal to help Girls develop the positive habit of giving, (Grades 2-3) others through their cookie sales, and begin thinking about how to build **BROWNIE** Philanthropy basics, including how Girls develop a great sense of empowerment and how to communicate this to philanthropy into their own saving and (Grades 2-3) to help others by giving money, items, when they learn that one way they can make their customers spending plans. a difference in the world is through giving at **Philanthropist** any level. JUNIOR How to set up a group goal, explore Women are becoming a dominant force how a small business works, create in business-two out of five privately held **□** JUNIOR The basics of running a business-A Junior Achievement poll showed that 68.6 a cookie sales job list, and track sales. firms are female-owned. By finding out what Cookie (Grades 4-5) coming up with a business idea, percent of teens want to be entrepreneurs. Girl it takes to run a business. Girl Scout Juniors **CEO** offering great sutomer service, and Scout Juniors can get a jump by learning what's **Business** can use these same skills in any profession involved in running a business. doing consumer research. Owner they choose. **□** JUNIOR An advanced look at "needs vs. wants" Girls will know how to resist the lure of fancy **JUNIOR** Girls become savvier sellers and shoppers Who buys cookies and why. By doing (Grades 4-5) packaging, sophisticated ads, or wanting to wear that includes figuring out what the research, listening for clues, and by exploring their own purchasing power triggers their "wants" and making the latest trend, to save their hard-earned allowasking great questions, girls find out Savvv and being aware of what attracts them to a savings plan. ance for something they really need and want. Shopper **Insights** what customers want and need. a product and compels them to buy (or not!).



## Earn Badges By Participating in the Girl Scout Cookie Program!

for Cadettes, Seniors, & Ambassadors

#### **Cookie Business**

| Badge   | What Girls Learn  | What It Means  |
|---|---|--|
| CADETTE (Grades 6-8) Business Plan                      | How to write a mission statement and set business goals.  | 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.   |
| CADETTE (Grades 6-8) Marketing Marketing                | How to create brand identity, measure the competition, and develop a marketing message.   | 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.   |
| CADETTE (Grades 6-8) Think Big                          | How to apply their financial literacy skills to their cookie businesses and take their plans to a whole new level.  | 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. |
| SENIOR (Grades 9-10) My Portfolio                       | How to create a cookie résumé and to communicate what they learned from their cookie sales experience.  | 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.  |
| SENIOR (Grades 9-10) Customer Loyalty  (uslomes Loyalty | How to build a customer list and inspire customer loyalty.  | 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.   |
| AMBASSADOR (Grades 11-12) Research & Development        | How to budget for research development, and develop new ideas to bring to the marketplace.  | 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.   |
| AMBASSADOR (Grades 11-12) P & L                         | Two approaches to their cookie<br>business P & L: through understanding<br>the business finances (Profit & Loss)<br>and applying the Girl Scouts ethics<br>(Promise & Law). | The Girl Scout Promise and Law helps Ambassadors value honesty, integrity, and a sense of corporate responsibility. Girls gain the skills to put these values into action by creating better businesses for our future.                                  |

### **Financial Literacy**

| Badge                                    | What Girls Learn   | What It Means  |
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| 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) Financing My Future | How to plan for their educational future, which includes researching ways to pay for it.   | In tough economic times, just the thought of the cost of a college education can be scary to girls and their families. But knowledge is power when girls learn how to get the education they want without going into years of debt.                      |
| 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.                            |
| 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.   |
| 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 credi card or loan offers, and set a strong financial foundation for their future.  |