



On My Own Ambassador Badge Guide



Ages 16-18 | Ambassador Girl Scouts | Minimum Activity Time: 3.5 hours

March 2017



The Girl Scout Service Mark and Girl Scout Trefoil is a trademark of Girl Scouts of the USA.



About The Foundation of AFWA

The Foundation promotes and advances education, career development and leadership in finance and accounting. Our vision is to guide women along the path to achieve success in finance and accounting. The Foundation programs include academic scholarships, professional credential support and review courses, and financial literacy. www.foundationofafwa.org

About the Girl Scouts of the USA

Founded in 1912, Girl Scouts of the USA is the preeminent leadership development organization for girls, with 3.2million girl and adult members worldwide. Girl Scouts is the leading authority on girls' healthy development, and builds girls of courage, confidence, and character, who make the world a better place. The organization serves girls from every corner of the United States and its territories. Girl Scouts of the USA also serves American girls and their classmates attending American or international schools overseas in 90 countries.

www.girlscouts.org

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Program Overview

The Foundation of AFWA has chosen the Girl Scout financial literacy curriculum as its latest addition to programs chapters can provide to the general public. The curriculum, designed by Girl Scouts of the USA, fills a gap in financial understanding for girls. The Foundation of AFWA aims to support women and girls, with this program being a perfect fit with The Foundation's mission.

Each of the six age levels have their own badge requirements for chapters and individual AFWA members to lead or support. AFWA chapters and members can identify troops or groups to work with, providing their financial expertise as accounting and finance professionals.

After identifying girls to work with, AFWA members can meet with the troop leader or the girls, depending on the age level, to plan when activities will be held. Each age level has an accompanying guide produced by The Foundation with a copy of the activities from the Girl Scouts.



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About Ambassador Girl Scouts

From girlscouts.org:

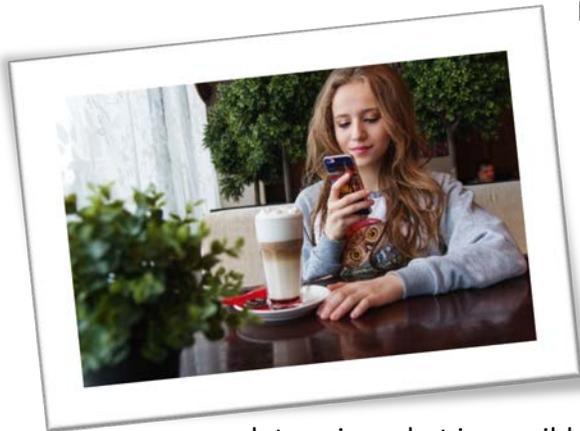
With a wider world comes even more opportunities—and Girl Scout Ambassadors make the most of every chance they get to improve themselves...and their world.

Girl Scout Ambassadors are eligible for some pretty **awesome opportunities** to continue their leadership experience. She might: Implement a Take Action project and become eligible for **college scholarships**, join a crew of like-minded girls at a **World Center** in Mexico, India, Switzerland, or the United Kingdom, or enhance her **relationship skills, problem-solving abilities, and knowledge of science and technology**

Oh, and did we mention Ambassadors can earn the prestigious **Gold Award**—the highest award available to Girl Scouts? But whatever path she chooses, Ambassadors take action to make a lasting positive impact on their school, their community, their world—and themselves. Their future is bright—and Girl Scout Ambassadors are ready to shine!



Working with Ambassador Girl Scouts



Brownies are grades 2-3 or ages 7-9. They typically have a high-energy level but also need structure and order. She is easily influenced by others and has difficulty understanding her limits. Usually Brownie meetings are well structured to keep the girls interested and engaged. When planning activities for this age group, remember to keep the flow moving throughout the time with you are with them.

When working with adult volunteers, Brownies can brainstorm ideas and leaders should help them determine what is possible. Be accepting of their ideas and encouraging of their participation. You may want to be prepared for all activities and see which ones they want to do first. This helps them be engaged with decision making and setting the agenda of a meeting.

The On My Own Ambassador Badge



The On My Own Ambassador Badge allows teens to explore the budgeting and understanding financial independence. Girls will have a better understanding of the importance of budgeting and its impact on everyday life.

This badge has 5 steps. Each step has 3 activities to choose from, for a total of 5 activities.

Steps:

1. Plan for where you'll live
2. Plan for your daily needs
3. Plan for having fun
4. Plan for the unexpected
5. Plan for sharing with others

Suggested Activities from The Foundation of AFWA

The Foundation of AFWA has chosen an activity in each section that would lend to a group setting and one where adults other than leaders can be helpful. While you or your chapter do not have to stick to these activities, these activities have been selected by AFWA members and Foundation volunteers for each of the 5 steps.

STEP #1: PLAN FOR WHERE YOU'LL LIVE

Option #1: Take a tour

Time Allotment: 60-90 minutes

Preparation Needed: Prearrange to meet with a real estate agent or apartment rental office, plan for travel to the office and plan questions to ask the agent. Make sure the agent knows this is for research only. Ask the agent to have a few options of apartments or listings suitable for a first time or college dwelling, with price options and pros/cons of the dwellings.

Materials Needed: Notepads and pens for girls.

Steps to complete activity:

- a. Have the girls make a list of questions to ask the agent about costs and activities required to rent or buy prior to traveling to the office.
- b. Once at the office, have the girls ask questions of the agent.
- c. Have the agent show the girls several options (touring several apartments/sizes, looking at several house listings) and price points.
- d. Have each girl pick an option and make a list of the total costs to rent or buy and all the activities required to complete the rental contract/home purchase.

OR

Option #3: Be Chart Smart

Time Allotment: 20-40 mins.

Preparation Needed:

- Gather rental listings near an area college, with a variety of price points, amenities and distance from the school. Make sure it includes whether utilities are included or not. If not included, add average monthly utility costs for each.

Materials Needed: Computer or notepads for each girl to complete a comparison chart.

Steps to complete activity:

- a. Have each girl (or team) make a chart of all the rental listings that compares total move in costs, monthly costs, square footage, amenities, convenience and other desirable options.
- b. Have each girl (or team) pick the best option.
- c. Have the girls present and discuss their results, if time allows.

STEP #2: PLAN FOR YOUR DAILY NEEDS

Option #1: Focus on your finances

Time Allotment: 20-40 minutes

Preparation Needed: If possible, use a dry erase board or large blank flip notebook. If none is available, bring printed worksheets for each girl to create a list of all daily, weekly and monthly expenses. Prepare your own list, in case you need to assist the girls if they miss a critical need.

Materials Needed: Computer or notepads and pens for each girl.

Steps to Complete:

- a. Ask the girls to think about the things they NEED daily (like food, bus money) weekly (like gas for the car, toiletries) and monthly (internet access, phone, insurance and clothing). This does not include lodging and utilities, which should already be included in STEP 1. Remind them that this is for NEEDS only. This can be done as a group on the board like a brainstorming session, with you guiding to ensure all critical needs are listed or it can be done individually or in teams.
- b. Have the girls estimate the costs of each NEED for a month.
- c. If done individually, have the girls present and discuss their lists, if time allows.

STEP #3: PLAN FOR HAVING FUN

Option #1: Hooray for hobbies!

Time Allotment: 20-40 minutes

Materials Needed: Computer or notepads and pens for each girl.

Steps to Complete:

- a. Have the girls begin a list of the things they like to do for fun or personal pampering, like hobbies, movies, eating out, concerts, mani-pedi's, hair color/extensions, shopping for wants (not needs).
- b. Have the girls estimate the costs for each of these activities and what they spent in the past year, figuring out how much on average is spent per month
- c. Have the girls rank each activity by importance.
- d. Have the girls present and discuss their lists, if time allows.

STEP #4: PLAN FOR THE UNEXPECTED

Option #1: Interview a financial guru

Time Allotment: 20-40 minutes

Preparation Needed:

- Find a financial advisor or insurance expert that is willing to accompany you to the Girl Scout meeting, or arrange to Skype or phone them during the meeting.
- Have a list of questions prepared to ask them to supplement ones that girls create. Such as: What type of unexpected costs do your clients typically experience? How should a young person begin building an emergency fund and how much should someone have in case they lose their job? What are the different types of insurance and their costs? What does insurance cover, what does it not cover, and what is a deductible?
- If you feel that you have the knowledge necessary, you can have the girls interview you. In that case, make sure you have answers to the above applicable questions.

Materials Needed: Computer or notepad and pens for each girl.

Steps to Complete:

- a. Have the girls make a list of interview questions. Make suggestions as needed.
- b. Have the girls interview the guest.
- c. Have the girls discuss an acceptable amount needed as an emergency fund.
- d. Have each girl make a plan to start saving for their emergency fund by including a weekly or monthly amount in their budget. Also, have them calculate how long it will take to achieve their acceptable fund balance.

STEP #5: PLAN FOR SHARING WITH OTHERS

Option #1: Plan for presents

Time Allotment: 20-40 minutes

Preparation Needed:

- Sample list of gift ideas to assist girls if they cannot identify items
- If computers or tablets with access are not possible, provide printed catalogs/sale flyers for price reference

Materials Needed: Computer or notepad and pens for each girl.

Steps to Complete:

- a. Have the girls make a list of everyone they would like to give gifts to – for holidays, birthdays, anniversaries, etc.
- b. Let the girls identify the amount they would like to spend on each gift – possibly identify actual items to generate a price
- c. Guide the girls in calculating the average cost of gifts per month. Discuss with them if this is feasible for them to afford each month. Help the girls prioritize in terms of what they can afford.