

# the Promise

Courage • Confidence • Character



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**Celebrating  
the Many  
Faces & Facets  
of Girl Scouts**

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# 90%

of girls

say it's important to learn how to

# MANAGE MONEY

# 12%

feel

# VERY CONFIDENT

making financial decisions.

Some skills come naturally to us, but for many Americans, learning to be savvy with money takes a lot of work. To help people improve their command of currency, the U.S. Senate in 2004 designated April as Financial Literacy Month. In the spirit of this theme, we're reflecting on the unique Girl Scout programs that prepare girls to take charge of their financial educations and futures.

According to the Girl Scout Research Institute study *Having It All: Girls and Financial Literacy*, girls know they need a solid financial foundation, but few feel confident about their skills.

The report, which surveyed more than 1,000 girls between ages 8 and 17, found girls believe that a gender gap will not stop them from achieving professional goals and earning a good salary. Some 98 percent of respondents said they expect to have a good career.

However, only 12 percent of the respondents said they are very confident making financial decisions. And "only a third of girls say they are knowledgeable about how to invest money and make it grow (36 percent), and what a 401(k) is."

And the need is certainly there. "Girls age 11 to 17 reported having the most knowledge around financial behaviors they perhaps engage in more frequently, like saving money and being a savvy shopper, but are less clear on how credit works and how to invest for their financial futures," according to a report from the Girl Scout Research Institute.

To help build girls' confidence, Girl Scouts of the USA has 11 Financial Literacy badges that girls can earn based on real-life situations, such as budgeting and philanthropy, the badges give young women a deeper understanding of financial literacy, empowering them for future life success. These Financial Literacy badges are in addition to the badges for Cookie Business.

Every year, millions of happy customers help Girl Scouts learn financial skills when buying a box (or six!) of tasty Girl Scout Cookies. With these everyday yet important cookie sales transactions, Girl Scouts get valuable lessons in budgeting, financial planning, money management, and so much more.

Financial management programs are more important now than ever and Girl Scouts is leading the way in building the next generation of financially empowered leaders.

Girl Scouts Heart of the South would like to thank Orion Federal Credit Union for sponsoring the council's Financial Literacy month.



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