



Entrepreneurship



USA Girl Scouts Overseas
Money Earning

USA Girl Scouts Overseas Guide to Entrepreneurship Programs & Money Earning Activities



Helping girls earn and manage money is an integral part of the Girl Scout Leadership Experience. Your Girl Scout troop and/or individual girls are responsible for planning and financing their own activities, with volunteer guidance and support. It is important to remember that this is a program—not just a way to earn funds for a troop or community.

Many people lack basic skills in managing money. Although some schools offer money management courses in high school, researchers and educators agree that financial literacy needs to start much earlier. Entrepreneurism and Financial Literacy are key skills that girls need to learn so that they can be successful in any career path. Girl Scouting addresses both these needs. How? Girls learn the 5 Skills of Entrepreneurship with guidance from adults via money earning activities. They also further their business skills, they can earn Business Badges (K–12 curriculum) and Our Financial Literacy Badges (K–12 curriculum).

This guide book will give you general guidelines from USAGSO and innovative ideas that have been collected by staff, volunteers, and girls. For additional questions, please contact your OCMT, or overseascustomer@girlscouts.org.

Table of Contents:

- 1. Overview & Table of Contents**
- 2. The 5 Key Skills**
- 3. Entrepreneurship Badges**
- 4. Money Earning 101**
- 5. Age Level Progression**
- 6. GSUSA's History of Troop Money Earning**
- 7. Money Earning Project Ideas**
- 8. Money Earning Project Ideas Continued**

The 5 Key Skills



Whether it's a trip she'll never forget, a service project that will change her community forever, or the opportunity to build a lifetime of memories at camp, Girl Scouts help make it all happen! When a girl raises funds through participating in Girl Scouts – she is participating as a true business woman in the largest girl business in the world! As a troop leader or OCMT member who is supporting the development of money earning activities with girls, remember to provide opportunities for girls to strengthen their entrepreneurial muscles with these 5 Skills.



GOAL SETTING: Girls set money earning goals and, with their team, create a plan to reach them. This matters because girls need to know how to set and reach goals to succeed in school, on the job, and in life.



DECISION MAKING: Girls decide where and when to accomplish their project, how to market their project, and what to do with their earnings. This matters because girls must make many decisions, big and small, in their lives. Learning this skill helps them make good ones.



MONEY MANAGEMENT: Girls develop a budget, take orders or transactions, and handle customers' money. This matters because girls need to know how to handle money—from their lunch money to their allowance to (someday) their paycheck.



PEOPLE SKILLS: Girls learn how to talk (and listen!) to their customers, as well as learning how to work as a team with other girls. This matters because it helps them do better in school (on group projects, on sports teams, and on the playground) and, later, at work.



BUSINESS ETHICS: Girls act honestly and responsibly during every step of each money earning activity. This matters because employers want to hire ethical employees—and the world needs ethical leaders in every field.

Remember that activities should be Girl Led, Learning by Doing, and Cooperative learning.

Entrepreneurship & Innovation Badges

Girls at each level have the opportunity to earn badges that help them learn the 5 Key Entrepreneurial Skills. If you are ever feeling stuck when your girls are trying to raise funds, these are a great resource. These badges can put the planning back into the hands of girls while leaders can take things off of their to-do lists! Some of these badges reference the Cookie Program, but can be adapted for any money earning activity (it doesn't just have to be through cookie sales ☺).

Daisies	Brownies	Juniors	Cadettes	Seniors	Ambassadors
					
					
					
					
	 <i>Inventor Badge</i>	 <i>Product Designer Badge</i>		 <i>Social Innovator Badge</i>	
					
			 <i>Entrepreneur Badge</i>		

Money Earning 101: What is Okay and What is Not?

Money Earning Activities refer to activities organized by the troop or OCMT (not by USAGSO) that are planned and carried out by girls (in partnership with adults)—and that earn money for the group. Adults should follow these guidelines to ensure that they are in compliance with USAGSO and GSUSA policies. Please refer to pages 21-22 of the [GSUSA Blue Book](#) for specifications.

Okay!	Not Okay!
<ul style="list-style-type: none"> • Notify your OCMT before you get started! • It is okay for girls to opt out of a money earning activity. These activities should never be mandatory. • Parents should complete a permission slip for all money earning activities. • Girls should be able to explain the troop goal for funds. • Group money earning activities need to be suited to the age and abilities of the girls and consistent with the principles of the GSLE. • Adult leaders should observe local ordinances related to involvement of children in money earning activities, as well as health and safety laws. • Check Volunteer Essentials & Safety Activity Checkpoints during planning. • Make arrangements to safeguard money. • Girls and adults should wear Girl Scouts uniforms or branded clothing when representing their troop in a money earning activity. • Everyone in Girl Scouting has a role in protecting the Girl Scout name and marks against unauthorized, inconsistent, and unlicensed use. Careful presentation of our products and our messages safeguards and strengthens the overall brand. 	<ul style="list-style-type: none"> • Activities should not be called fundraisers, they should be called “money earning activities”. • Girl Scouts forbids the use of games of chance, product endorsement, the direct solicitation* of cash, product demonstration parties, and "give back" fundraisers. • Girl Scout members cannot sell commercial products other than those approved by USAGSO (No Tupperware, entertainment books, etc.) • Girls cannot raise money for other organizations or causes; they can decide to donate as an act of service, a portion of their earnings to another organization. • Money earned is for Girl Scout activities and is not to be retained by individuals. Funds earned by a girl should stay in the community or troop where the funds were earned. If a girl is moving, look for ways to make sure she has benefited from those funds such as uniform, renewed membership, or as part of a community or troop event. • Don't neglect girl to adult ratios. <p>* Please note, this is an exception for girls working on the Gold Award who need funds for their project. For more information, please see the Highest Awards resources on our website.</p>

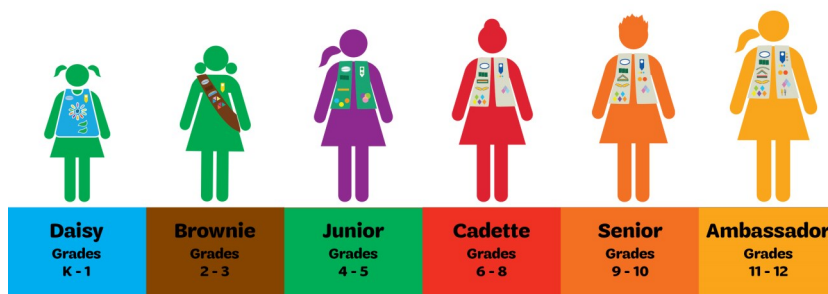
As a Girl Scout, the Girl Scout Promise and Law should guide all your actions—and that's true for when planning money earning activities. Remember this isn't a comprehensive list—when in doubt, ask yourself, “Is this action in line with the Girl Scout Promise & Law?”



Money earned must be used for the purposes of Girl Scouting and be directly connected to participation in the Girl Scout Leadership Experience (GSLE). Funds earned can be used in the following ways: Unique opportunities connected to GSLE, Celebrating Girl Scout milestones, Service, Take Action, Highest Award project support, and supplies to support the GSLE: uniforms, books, field trips, insignia, awards, etc.

Money Earning Progression by Grade Level

Girl Scout Daisies should be making decisions about the activities they are doing as a troop, and learning that those activities cost money. As a result, they should also help make decisions about how they will earn money to do the activities they have chosen. With adult support they can conduct money earning activities. They should not be handling money or the budget directly.



Girl Scout Brownies will want to make decisions about the activities they are doing as a troop, and how they will earn the money to do those activities. They want to be able to finish everything they start, but will need to be given adequate time to do so. Leaders should offer up money earning ideas that they know the girls are capable of doing so they will be able to complete the task and feel a sense of accomplishment.

Girl Scout Juniors should be able to come up with some of their own money earning project ideas. Help them brainstorm ideas and have them make choices as a group. Girl Scout Juniors should also begin to learn the basics of a budget. Teach them the basics of setting up a budget for the activities that they want to do for the year and how to earn money to accomplish those activities.

Girl Scout Cadettes should be able to carry out budgeting, planning and group money earning projects with guidance from leaders. They should also be able to plan and carry out the money earning projects that they decide on as a group. Girls at this age will need support and guidance from leaders to stay focused on the task at hand.

Girl Scout Seniors and Ambassadors should be able to carry out budgeting, planning and group money earning projects with guidance from leaders. They should also be able to plan and carry out the money earning projects that they decide on as a group. Girls at will need minimal guidance. Leaders will act more like advisors during this time.



Resources:

- Girls Guide to Girl Scouting—Entrepreneurial Badges
- Safety Activity Checkpoints
- Volunteer Essentials
- [GSUSA Cookie Troop Leader Resources](#) — A great guide for all money earning!

Building Innovative Entrepreneurs In Your Community!

It all started in 1917, when Girl Scouts in Muskogee, Oklahoma, did what Girl Scouts everywhere always do: they had a great idea, got together, and took action to make it a reality. These girls hit on the clever idea to fund their projects by selling homemade cookies. So simple—and so smart! Other troops took note, and the idea of Girl Scouts selling cookies took off.

These girls were G.I.R.L.s in the truest sense - Go Getters, Innovators, Risktakers, and Leaders! Their idea of selling cookies turned into largest Girl-led Business in the world. **They were Innovators AND it was Girl Led!**

This story shows us the impact one troop can have on the Girl Scout movement. All troops that are overseas have many similarities to this troop. When you are overseas, you can feel like you are on the frontier and this example is a great way to show girls that they can have the same entrepreneurial results, but with the freedom to make it into something uniquely their own. Something that builds business skills and troop funds when used in conjunction with the Girl Scout Entrepreneur badges.



1922



ATTENTION SCOUTS!
FORWARD MARCH! BAKE!
SELL!

This is your chance to show how much Scouting means to you.

GIRLS SCOUT COOKIES

1 cup of Butter, or substitute,

1 cup of sugar

2 tablespoons of milk

2 eggs

1 teaspoon of vanilla

2 cups of flour

2 teaspoons of baking powder.

Cream butter and sugar, add well beaten eggs, then milk, flavoring, flour and baking powder. Roll thin and bake in quick oven.

(Sprinkle sugar on top.)

This amount makes six to seven dozen.

The verse below was printed on cards and distributed.

COOKIES large and cookies small,
Made by SCOUTS both short and tall.

What's your ORDER? Phone us quick,

So that we may do the trick.

THIRTY CENTS is all we ask,

And we find it is no task

To DELIVER to your door,

DOZENS—one, two, three—or more!

Telephone

- [Little Brownie Bakers](#) — fun activities for girls to learn the 5 Key Skills.
- [GSUSA Tips for Troop Leaders](#)
- Earning money for a big trip? Check out:
[The Girl Scout Guide for Global Travel](#)

MONEY EARNING PROJECT IDEAS:



Here are some money earning ideas to get you started! You should use this as an opportunity for girls to be creative or try something new as they learn the 5 key skills for Entrepreneurship. Some of these may be better suited for troop and community money earning opportunities versus individual girl activities for travel or Highest Awards. If you have questions about money earning procedures and planning we recommend that you first contact your OCMT regarding scheduling and to learn what types of events have been successful in the past.

Cookie “Themed”

1. Have a homemade Girl Scout Cookie Sale. Recipes are available online (search Girl Scout Cookie recipes). Take orders in advance, then bake to order!
2. Create & sell cookies “in a jar” where girls assemble all dry ingredients for cookies in a jar and include a recipe for adding wet ingredients and baking.

Food & Meal Events **

1. Bake Sales or Cake Walk
2. Lemonade or Hot Chocolate stand
3. Spaghetti dinner
4. Pancake Breakfast
5. Lunchbox auction (prepared lunch or meal auctioned off)
6. Meal or snacks at a volunteer meeting.
7. Meal for volunteer Recognition events (host, cook, clean-up afterwards)
8. Concession Stand (school events, sports events, concerts, dances, festivals, parades)
9. Themed meals (High Tea, Indian meal, Mexican dinner)
10. Produce a Troop cookbook to sell
11. Hold a cooking class
12. Host a cooking or baking competition

Services

1. Service-a-thon (people sponsor a girl doing service; funds go to support trip)
2. Themed Car wash
3. Babysitting*
4. Child Care during volunteer meetings*
5. Holiday activity/supervised crafts so parents can shop.*
6. Shoveling snow
7. Raking leaves, weeding, cutting grass
8. Gift-wrapping
9. Take photos and/or create greeting cards or calendars
10. Facilitate community event or badge workshop for other girls
11. Be a ‘travel agent’ and plan an activity or outing for another troop.
12. Tutoring
13. Dog walking or Pet sitting
14. Sell flowers or roses for Valentine’s, Mother’s, Grandparent’s, award ceremony, etc.
15. Sewing badges on other girls uniforms

Collections/Drives for Tips

1. Recycling/newspapers
2. Bottle and can recycling
3. Cell phones for refurbishment
4. Used ink cartridges turned in for money
5. Christmas-tree recycling
6. Garage or Rummage Sale

How Families can Help:

- Attend a parent meeting about the money earning project
- Offer to be a supervising adult
- Never do things for your Girl Scout that she can do for herself!
- Be a role model for business ethics and safety rules.

Entertainment

1. Talent show
2. Play
3. Concert or dance-a-thon
4. Poetry reading
5. Teach an art, dance, or yoga class
6. Refereeing sporting events
7. Haunted House
8. Sock hop or dance in the community (i.e., for the general public, school, etc.)
9. Offer activities like face painting, henna, or manicures at community or school events
10. 5K Race or Kickball tournament
11. Trivia night or Karaoke night
12. Geocaching Event
13. Board game or video game tournament

Other Fun Ideas

1. Christmas trees or wreaths
2. Pumpkins for Jack-o-lanterns
3. Day donated frequent-flyer miles
4. Selling shares for the trip, girls return with souvenirs for their investor (\$10/photo or postcard, \$20/souvenir) Silent auction (donations from local businesses or Girl Scout families auctioned off)
5. Craft sale (jewelry, artwork, scarves, cards, bookmarks, candles, or homemade goods)
6. Sell handmade bird feeder or bird house
7. Decorate a Wreath, flower, plant, or tree to sell
8. Pre-filled Easter eggs for families
9. Community Penny Wars among troops
10. Flower or vegetable seedling start sale

* If girls are providing child care services at special events an adult who is First Aid and CPR certified must be present.

** For any project with food, please follow local regulations with the appropriate food license, if applicable.

THINGS TO THINK ABOUT:

- **Who are your possible customers?**
- **Where can you provide your good or service?**
- **How will you spread the word?**
- **What will you do with the funds?**
- **How much do you need to earn?**

- Ask your Girl Scouts questions, maybe even pretend to be a potential customer.
- Listen to her describe what her goals are for the money earned.
- Share your business expertise & help link girls with the wider business world.
- Help your Girl Scout network with family and friends, but let her do the “ask” so she can learn important business skills.



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