



USAGSO Entrepreneurship and Money Earning Guide

USA Girl Scouts Overseas

Entrepreneurship and Money Earning Guide

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 to make the world a better place.

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 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 being forming money habits as early as the age of seven.

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

Girl Scouts has the financial empowerment and entrepreneurial programming that allows members to build essential money habits while also building their entrepreneurial mindset and funding their troop activities as they learn from real-life, hands-on experiences.

This guidebook will give you general guidelines from USAGSO and share innovative ideas from staff, volunteers, and Girl Scouts as you support your Girl Scout troop and/or individual girl in planning and financing their activities.

For questions, please contact your Overseas Committee Management Team or overseascustomer@girlscouts.org

Entrepreneurial and Money Earning 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 and other money earning activities are important ingredients in the Girl Scout Leadership Experience. Here are a few examples of how participating in entrepreneurial and money earning activities teaches Girl Scouts skills that will help them grow into leaders in their own life, leaders in business, and leaders in the world.



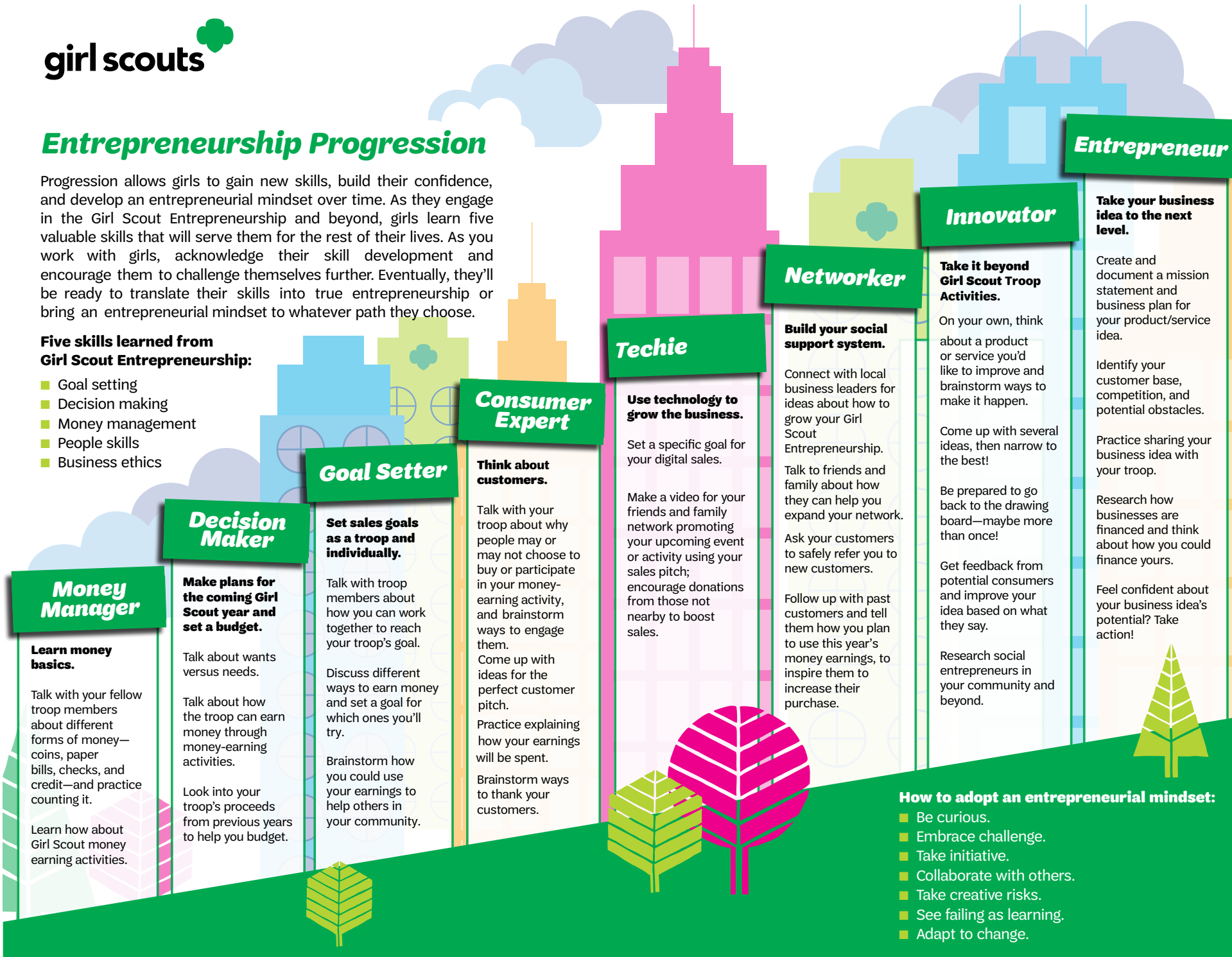
Through entrepreneurial activities, Girl Scouts learn...	This matters because ...
Goal setting as they set money earning goals individually and with their team and then create a plan to reach those goals.	They develop a strong sense of self and cooperation and team-building skills as they learn to set and reach goals to succeed in school, on the job, and in life.
Decision making 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.	They develop critical-thinking and problem-solving skills that will help them make big and small decisions in their life; practice helps them make good decisions.
Money management as they develop and manage a troop budget and gain confidence handling and managing money.	They gain practical life skills by knowing how to confidently handle, manage, and leverage money to do great things.
People skills 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.	These experiences help them develop healthy relationships and conflict-resolution skills for the future.
Business ethics as they learn to run their businesses using the Girl Scout Law as a guide, being honest and responsible every step of the way.	They practice putting the positive values they learn as Girl Scouts into action to become ethical leaders.

Entrepreneurship Progression

Progression allows girls to gain new skills, build their confidence, and develop an entrepreneurial mindset over time. As they engage in the Girl Scout Entrepreneurship and beyond, girls learn five valuable skills that will serve them for the rest of their lives. As you work with girls, acknowledge their skill development and encourage them to challenge themselves further. Eventually, they'll be ready to translate their skills into true entrepreneurship or bring an entrepreneurial mindset to whatever path they choose.

Five skills learned from Girl Scout Entrepreneurship:

- Goal setting
- Decision making
- Money management
- People skills
- Business ethics



Money Manager

Learn money basics.

Talk with your fellow troop members about different forms of money—coins, paper bills, checks, and credit—and practice counting it.

Learn how about Girl Scout money earning activities.

Decision Maker

Make plans for the coming Girl Scout year and set a budget.

Talk about wants versus needs.

Talk about how the troop can earn money through money-earning activities.

Look into your troop's proceeds from previous years to help you budget.

Goal Setter

Set sales goals as a troop and individually.

Talk with troop members about how you can work together to reach your troop's goal.

Discuss different ways to earn money and set a goal for which ones you'll try.

Brainstorm how you could use your earnings to help others in your community.

Consumer Expert

Think about customers.

Talk with your troop about why people may or may not choose to buy or participate in your money-earning activity, and brainstorm ways to engage them.

Come up with ideas for the perfect customer pitch.

Practice explaining how your earnings will be spent.

Brainstorm ways to thank your customers.

Techie

Use technology to grow the business.

Set a specific goal for your digital sales.

Make a video for your friends and family network promoting your upcoming event or activity using your sales pitch; encourage donations from those not nearby to boost sales.

Networker

Build your social support system.

Connect with local business leaders for ideas about how to grow your Girl Scout Entrepreneurship.

Talk to friends and family about how they can help you expand your network.

Ask your customers to safely refer you to new customers.

Follow up with past customers and tell them how you plan to use this year's money earnings, to inspire them to increase their purchase.

Innovator

Take it beyond Girl Scout Troop Activities.

On your own, think about a product or service you'd like to improve and brainstorm ways to make it happen.

Come up with several ideas, then narrow to the best!

Be prepared to go back to the drawing board—maybe more than once!

Get feedback from potential consumers and improve your idea based on what they say.

Research social entrepreneurs in your community and beyond.

Entrepreneur

Take your business idea to the next level.

Create and document a mission statement and business plan for your product/service idea.

Identify your customer base, competition, and potential obstacles.

Practice sharing your business idea with your troop.



Research how businesses are financed and think about how you could finance yours.

Feel confident about your business idea's potential? Take action!

How to adopt an entrepreneurial mindset:

- Be curious.
- Embrace challenge.
- Take initiative.
- Collaborate with others.
- Take creative risks.
- See failing as learning.
- Adapt to change.

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		

Scan for more on badges



Building Innovative Entrepreneurs in Your Community

It all started in 1917, when Girl Scouts in Muskogee, Oklahoma did what Girl Scouts everywhere do: they had a great idea, got together, and took action to make it a reality. These Girl Scouts hit on the clever idea to fund their projects by selling homemade cookies. Other troops took note and the idea of Girl Scouts selling cookies took off. Their idea of selling cookies turned in to the largest girl-led business in the world.

This story shows us the impact one troop can have on the Girl Scout movement. 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 Girl Scouts that they can act on their entrepreneurial ideas with the freedom to make it something uniquely their own. Girl Scouts can not only earn troop funds but also build business skills in projects like these.



1917


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.



1922

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

Money Earning 101: Do's and Don'ts

Money earning activities refer to activities organized by the troop or OCMT (not by USAGSO) that are planned and carried by Girl Scouts in partnership with adult volunteers that earn money for the troop or group. Adults should follow these guidelines to ensure these activities are in line with USAGSO and GSUSA policies. Please refer to page 20 of the [GSUSA Blue Book](#) for specifications.

Do

- Notify your OCMT before you get started.
- It is okay for Girl Scouts 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.
- Girl Scouts 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 Girl Scouts 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.
- Girl Scouts and adult volunteers should wear Girl Scout uniforms or banded 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.

Don't

- Activities should not be called fundraisers, only “money earning activities”.
- Girl Scout 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 (ex. no Tupperware, entertainment books, etc.)
- Girl Scouts 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 stay in the community or troop where they were earned. If a Girl Scout is moving, look for ways for her to benefit from the funds such as a uniform or renewed membership.
- Money earned must be used for the purposes of Girl Scouting and 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, Take Action or Highest Award support, and supplies to support the GSLE including uniforms, books, field trips, insignia, awards, etc.

*Please note: There is an exception for Girl Scouts working on the Gold Award. For more information, please see [the USAGSO website](#).

Money Earning Project Ideas

Here are some money earning ideas to help you get started! This is an opportunity for Girl Scouts to be creative and try something new as they learn the five skills for entrepreneurship. If you have questions about money earning activities, please contact your OCMT or other Girl Scout communities in your area to learn what types of events have been successful in the past.

As Girl Scouts are planning money earning projects, 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?



Entertainment

- Talent show or play
- Concert or dance-a-thon
- Poetry reading
- Teach an art, dance, or yoga class
- Referee sporting events
- Host a haunted house
- Offer activities like face painting, henna, or manicures at community or school events
- 5K race or kickball tournament
- Trivia or karaoke night
- Geocaching event
- Board game or video tournament

Cookie Themed Ideas

- Have a homemade Girl Scout cookie sale. Take orders in advance and bake to order!
- Create and sell “cookies in a jar” - assemble all dry ingredients and include a recipe for adding wet ingredients and baking

Services

- Service-a-thon (Supporters sponsor a Girl Scout doing service)
- Themed car wash
- Babysitting*
- Child care during volunteer meetings
- Kids activities or crafts during events so parents can mingle
- Shoveling snow
- Raking leaves, weeding, cutting grass
- Gift wrapping
- Take photos and/or create greeting cards or calendars
- Facilitate community events or badge workshops for other Girl Scouts
- Be a “travel agent” and plan an activity or outing for other troops
- Tutoring
- Dog walking or pet sitting
- Sell flowers for Valentine’s Day, Mother’s Day, award ceremonies
- Sewing badges on to other Girl Scouts’ uniforms

Food & Meal Events**

- Bake sales or cake walk
- Lemonade or hot chocolate stand
- Spaghetti dinner
- Pancake breakfast
- Lunchbox auction (auction off a prepared lunch or meal)
- Meal or snacks at a volunteer meeting
- Concession stand at school events, sports games, concerts, dances, festivals, or parades
- Themed meals (High tea, Indian meal, Mexican dinner)
- Produce a troop cookbook to sell
- Host a cooking class
- Host a cooking or baking competition

Other Ideas

- Sell Christmas trees or wreaths
- Pumpkins for carving
- Ask for donated frequent flyer miles
- Selling shares for a trip - Girl Scouts return with souvenirs for their investors
- Silent auction with donations from local businesses or Girl Scout families
- Craft sale
- Sell handmade bird feeders or bird houses
- Pre-filled Easter eggs for families
- Community Penny Wars among troops
- Flower or vegetable seedling sale

Families and troop leaders can support Girl Scouts in their entrepreneurial journeys with money earning activities by:

- Attending a family meeting about an upcoming money earning project.
- Offering to be a supervising adult.
- Never do things for your Girl Scout that she can do herself.
- Being a role model for business ethics and safety rules.
- Asking your Girl Scout questions and pretend to be a potential customer.
- Listening to your Girl Scouts describe what their goals are for the money earned.
- Sharing your business expertise and help link Girl Scouts with the wider business world.
- Helping your Girl Scout network with family and friends but let her do the “ask”.

Collections & Drives

- Recycling or newspapers
- Bottle and can recycling
- Cell phones for refurbishment
- Used ink cartridges
- Christmas tree recycling
- Garage or rummage sale
- English book sale

Share your troop or community’s creative money earning ideas with us at overseascustomer@girlscouts.org!

*If Girl Scouts are providing child care services, an adult who is First Aid or CPR certified must be present.

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