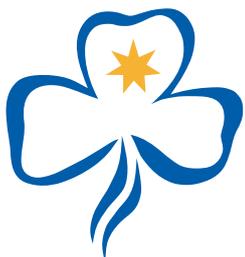
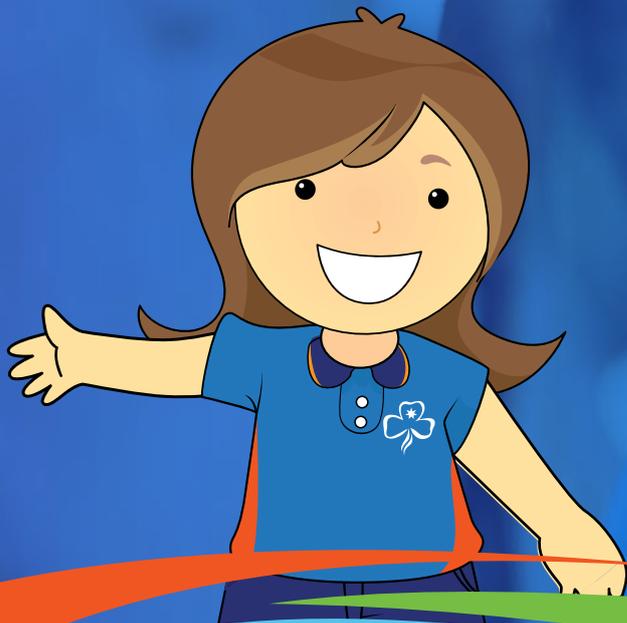


# GUIDE

YOUR

# Money



GIRL GUIDES  
AUSTRALIA

## FOUNDATIONS

Empowering girls and young women to make better financial decisions for a more secure financial future.



**GIRL GUIDES**  
**AUSTRALIA**

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# ABOUT GUIDE YOUR MONEY FOUNDATIONS

**The Guide Your Money (GYM) program is designed to empower girls and young women with skills and knowledge to make better financial decisions for a more secure financial future.**

## Research tells us that Australian women:

- ▶ are highly confident in their ability to budget, but many don't budget regularly
- ▶ are less likely to think they would manage in a financial emergency
- ▶ lack confidence in their ability to invest and are interested in learning more
- ▶ lack confidence in their ability to plan for their long-term financial future
- ▶ are unlikely to have enough superannuation or savings for a comfortable retirement.

*(Financial Literacy Foundation, Women Understanding Money, 2008 and Australian Securities and Investment Commission MoneySmart website 2016)*

With this in mind, the GYM program has been developed to support learning in girls and young women during key life phases – targeting the early years when good financial habits can be established and early adulthood when many young women are making significant life decisions about saving, borrowing and investing.

## IMPORTANT INFORMATION

Participation in the Guide Your Money Program as a Leader, Assistant Leader or supporting volunteer does not authorise volunteers, girls, young women or anyone associated with the program to teach financial literacy within Australian Girl Guiding, to provide financial advice to the Australian Community or seek to develop Girl Guides as financial advisors.

## GUIDE YOUR MONEY FOUNDATIONS PROGRAM PHILOSOPHY

The GYM Foundations program has been created to develop Girl Guides' awareness of the impact of money decisions and to develop capacity to make conscious money decisions.

Using the principles of the Girl Guide Method, this program is designed to be a foundation upon which Girl Guides can:

- ▶ Build life skills and create moments of choice by raising awareness about financial decision making
- ▶ Develop positive mind-sets, knowledge and understanding on how financial literacy can empower their future
- ▶ Strengthen their own financial resilience in a social context for girls and young women that may not always be conducive to financially empowering behaviours

The program is designed to be flexible, with your skills in mind, as well as the needs of Girl Guides and acknowledging and supporting the diversity of Girl Guiding Units who will use the program.

This pack contains activities focusing on personal financial literacy skills. Be aware of and sensitive to the diversity of experience, skills and income levels in Australian families. You need to be prepared to adapt some activities, recognising the needs and rights of individuals. You do not need to be an expert in financial literacy and leader's notes are provided to support all activities.

Leaders are encouraged to seek advice and support from within your Guiding network if needed. Leaders may also wish to look at the Guide Your Money Independence Program, designed for the women of the Olave Program Community and available from the Girl Guides Australia website. The learning and links provided for these women may provide you with additional personal learning or activity ideas.

## THERE ARE SIX TOPICS IN THE FOUNDATIONS PROGRAM



### Money Choices

An introduction to money, needs and wants and making money choices



### Keeping Track of my Money

Learn about budgeting



### Shopping Savvy

Factors that influence my decisions



### How Interesting!

Saving, borrowing and interest



### Making my Money grow

Investing



### My Goals

Thinking about my future

## USING THIS PROGRAM GUIDE

Each topic includes a variety of activities to suit a range of girls 7-12 years, all of which can be adapted for various sized units. Each topic also comes with Leader's Notes on the opposite facing page and a list of materials needed for the full topic.

Each activity comes with an indication of timing but please note this will vary depending on the age and existing knowledge of unit members. Some activities are optional and alternatives are also provided in some cases. It is important to read over the list of materials for each topic well in advance as you may need to ask the girls to bring items to the unit meeting.

## PLANNING YOUR UNIT'S GUIDE YOUR MONEY PROGRAM ACTIVITIES

Before you get started on Guide Your Money program activities, it is important that you take time to discuss the program with the unit and together decide which topics they will complete.

**A minimum of four topics must be completed to earn a Guide Your Money badge and must include:**

- ▶ Topic 1 – Money choices
- ▶ Topic 2 – Keeping track of my money
- ▶ At least one other topic of girls' choice
- ▶ Topic 6 – My goals

## EXTENSION ACTIVITIES

Some topics include extension activities, in keeping with Girl Guiding's girl-led focus, and recognising the range of needs and interests of girls who do the program.

## RECORD OF PARTICIPATION AND BADGE ELIGIBILITY

A Record of Participation template is included at the back of this booklet so that you can track their participation in the program. Girls must complete at least four topics to be eligible for a badge (see *Planning Your Unit's Guide Your Money Program Activities*) and leaders must also complete the program review for those topics.

This will generate an authorization for purchase of badges. For further advice, please contact your State Program Manager or GGA office.

## REVIEWING YOUR PROGRAM EXPERIENCE

At the end of each Guide Your Money topic, a review form is provided for leaders.

It provides leaders with:

- ▶ A structured way to think about what girls in your unit enjoyed and learned in each Guide Your Money session.
- ▶ A record of each topic to help you **complete the Guide Your Money leader's survey online.**

When you have completed the program in your unit, you have the information you need to complete the Guide Your Money leader's feedback survey. Completing the review survey and the records of participation from each Girl Guide provide evidence of eligibility for a Guide Your Money badge. To complete the survey go to the Guide Your Money page on the GGA website and click on the Leader's Review button.