



Cadette Savvy Spender Workshop

Adult Facilitation Guide





Workshop Time: 3 hours and 30 minutes

Total time spent to facilitate this workshop is 3 hours and 30 minutes. Below you will find a facilitation guide to help girls complete the two badges for the Toyota Financial Services programming grant.

Supplies Needed:

Cadette badge requirements: Financing My Dreams and Budgeting

- Copies of page 7 of Budgeting badge requirements, Sample Budget page (1 per girl)
- Copies of page 7 of Financing My Dreams requirements, Dream Budget Worksheet (1 per girl)

Scrapbooking paper (1 piece per girl)

Glue sticks (1 per girl)

Scissors (1 per girl)

Magazines (varied topics; be sure to include lifestyle and home décor; should be age-appropriate)

Smartphones (girls will need them to do research)

Sticky notes

Butcher block paper (large sheets; can be lined or unlined)

Pens/pencils

Travel magazines or brochures (AAA provides TourBooks to members free of charge)

Workshop Schedule:

Check-In/Introductions – 30 minutes

Session 1 – Financing My Dreams – 30 minutes

Session 2 – Budgeting and Financing My Dreams – 40 minutes

Session 3 – Financing My Dreams – 50 minutes

Closing/Survey Completion – 20 minutes





Session 1 – Financing My Dreams (Steps 2 and 3) – 30 minutes total

- **Create a life collage** – 20 minutes

Instruct: Use the magazines you brought with you and the other magazines provided on your tables to cut out pictures of the lifestyle you want to lead; include the type of place you want to live, amenities you want in your house, i.e. – a hot tub or a deck, or the types/brands of clothes you want to wear

- While girls are creating their collages, lead a short discussion about the Media Journey and the goals of advertising

Goal #1 – Selling a lifestyle

Say: Advertisers want to sell product, but in order to do that, advertisements have to convince you that if you purchase a specific product, that you can be like the people featured in the advertisements

Ask: What other examples can you identify where you're being sold a lifestyle?

Goal #2 – Equates product purchase to attaining something specific

Say: How many times do you see a perfume advertisement with a woman and a man in it? **Provide examples from magazines.** The silent implication is that if you wear that perfume, people you find attractive will be attracted to you. Advertisements appeal to your vanity.

Goal #3 – Dissatisfaction

Say: Who here has seen an infomercial? What does an infomercial do?

Examples: Explains how a product works; shows you how to use it

Ask: What else does an infomercial do?

Say: Infomercials often overemphasize the inconveniences of older products and embellish the productivity and convenience of the new product. Makes you feel dissatisfied with what you have. Cell phone commercials are another example.

- **Share Out** – 10 minutes

Ask: Prompt girls who volunteer to share using the following questions:

- What is on your vision board?
- Why did you choose those things?





Session 2 – Budgeting (Steps 1, 3, 4, and 5); Financing My Dreams (Step 4) – 40 minutes total

- **Values**

- **Ask:**

- What do you value?
 - What does your life collage say about what you value?
 - What is missing from your life collage?
 - **Say:** A financial advisor named Suze Orman has a quote about what is valuable: “People first, then money, then things”.

- **Instruct:** As a group, come up with 10 things that you value and rank them using your large piece of butcher block paper

- **Purpose of Budgeting**

- Give the girls *5 minutes* to work together and place their 10 items on their piece of butcher block paper. Review each group’s individual items as a larger group. (10 minutes)

- **Ask:** How many of the items listed are things that you need? How many of the items are wants? What did you leave off of the list?

- **Say:** Did you include family, friends, or pets? No? Why not?

- Wants vs. Needs
 - **Say:** How do you determine a need from a want? Give me some examples.
 - Short-term vs long-term
 - **Say:** A budget helps you to plan for what you want later and allows you to know what money you have available for things that are more immediate.
 - **Ask:** Is anyone saving up for something they want? What is it?
 - Prioritizing
 - **Ask:** What is important to you? Allow girls time to popcorn response.
 - **Say:** Show me your budget, I’ll show you your priorities.
 - **Say:** What you include in your budget is what’s important to you. Sometimes money can be used to purchase time or peace of mind. For example; paying for a cleaning service frees up time to do other things.
 - Saving
 - **Say:** Saving helps you set money aside to have in case of an emergency, or to save for a large purchase you want to make. Making saving a priority also helps you to live within the amount of money that you have available.

- **Saving and Giving** – use the Sample Budget worksheet to encourage girls to make saving and giving a part of their everyday budget

- **Say:** Think about your values list from earlier? Did you include giving back on your values list? Use the budget sheet to create a budget for how you will spend \$500.
 - Philanthropy – using your money to help a cause that you care about
 - **Ask:** What do you care about? Pollution? Animals? Do you try and give money to help those issues? Has anyone ever heard the word philanthropist?
 - **Say:** Philanthropist is just a big word to say that a person spends money to help others. Even a philanthropist has to budget, they have to live too!





- **Create A Budget** – 15 minutes

Say: Now that you've created your dream life collage, you'll want to create a budget that can make that life a reality. Your dream budget worksheet provides a place for your jobs and salaries as well as a place to write how much you would have to pay to live in a house.

Girls should be completing the dream budget worksheet. This is where girls can and should use their smartphones to determine a salary for their dream jobs, cost of a mortgage or rent, and their individual day to day expenses.

Say: You should also include:

- Day to day things, but also include long-term goals, such as attending a troop trip
- How you'd like to be able to give
- A budget should include room for unexpected expenses





Session 3 – Financing My Dreams (Steps 1 and 5) – 50 minutes

- **Price is Right!** – vacation themed game

Girls will need guidance throughout this activity. Use the following points to guide them as they work as a group. Allow time in-between directions for girls to complete the task.

Answer any questions girls might have as they work in groups.

Say:

- Use the provided travel books to pick a destination. Once you decide where the group should go, plan a vacation that you think you all as a group can afford
 - On a sticky note, write down the total cost of a trip to your destination for everyone in the group.
- Now, use the budget lines from your worksheet for travel and/or extra money and add up everyone's money in your group for a total amount of money.
 - That amount of money is what you can spend on vacation for the entire group
- Price out your vacation – can the whole group afford to go?
 - Compare the grand total of your trip to the number on your sticky note. Were you close?

Closing/Survey Completion – 20 minutes

Ask: What have you learned during this session?

Say: Being a savvy spender is difficult. Managing money is a difficult skill and even adults find it hard to manage. I hope the activities we worked on today, helped you build skills to make good decisions about how to budget, spend and save your money.

Say: Before you leave today, we have a survey we would like you to complete. When you fill it out, please use whatever grade you just completed.

Say: Do not write your name on your survey. Once you have answered all of the questions, please leave it face down in the middle of your table and you are free to leave if your parents are here. If you have any other questions about the survey, let me know.

