



Tips

Girls Incorporated®

for Raising Financially Savvy Girls

Make Money Moments

Help girls understand that careful spending and financial planning are part of everyday life. Talk about your income, expenses and family budget. If you have a checkbook, balance it with your daughter. Clip coupons along with her and talk about why you use them and how you can save money.

Save for a Rainy Day

Whenever your daughter gets money, whether it's twenty-five cents or twenty-five dollars, encourage her to save some of it to use at a later date. Ask her to pick a toy, a book, a music CD or any other item she would like to purchase. While she is saving, "visit" that item at the store to encourage her interest. Discuss her allowance and how to determine how much money to spend for things she wants now and how much to save for later.

Discuss Lifestyles of the Rich and Famous

Watch television together and discuss images of wealth and gender. Are rich and successful female characters portrayed as friendly and productive or are they greedy and self-centered? Do you know how they amassed their fortune? Ask your daughter how many times her favorite character changes clothing. Does she need such a large wardrobe?

Cultivate the Spirit of Giving

Encourage girls to volunteer at a soup kitchen, shop for an elderly neighbor, or give food to a canned food drive in their community. Suggest that your daughter go through her clothing or toys and select items that can be given to other girls in need. Discuss with her the importance of charity.

Take Stock in America

Pretend to buy a share of stock in your daughter's favorite company, toy store or restaurant. Watch the company's commercials, advertisements, news articles and the stock's growth and decline in the business section of your local paper and on television. If your daughter develops an interest, call the business for its annual report. The annual report describes the company and its holdings.

Dollar and Dream

Use the Sunday classified ads to talk about salaries, the cost of renting an apartment or making a purchase like furniture or a car. Create a scenario for your daughter to pick her favorite job. How much money would she make? Which apartment would she rent? Which furnishing could she afford to buy?

Turn an Interest into a Career

If your daughter loves computers, introduce her to a computer programmer or someone who owns a computer company. If she enjoys writing, help her meet a journalist or editor. Let her know that her interest could lead to an exciting career or business venture.

Living on My Own

Prince Charming is a myth. Most women will work for pay for a large portion of their adult lives and will need to support themselves, their families and often their aging parents. Encourage your daughter to think about meaningful and interesting career opportunities as well as her financial goals and responsibilities.

Examine Whose "Vision" is Communicated in Television

Discuss how advertisements try to convince girls to buy products. Examine what information consumers really receive about the product. Notice the words used to describe it. What types of people are seen using or suggesting the product?

Count the Costs

Compare the cost of the advertised brand cereal and that of a bargain store brand. What does each cost per serving? How much is a tank of regular gas compared to premium? Compare the cost of a token to cab fare. Ask girls to calculate how much money they save when an item is on sale.



FOR MORE INFORMATION CALL

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