

Girl Scouts of Western Ohio Financial Literacy Curriculum Building Essential Life and Academic Skills



Our **Financial Literacy** curriculum, targeted for fourth through eighth grades, teaches girls five key skills associated with running a business, using the Girl Scout Cookie Program as a real-life example. The curriculum provides these skills via the Girl Scout core program processes: Girl-Led, Learning by Doing and Cooperative Learning. Not only are these sessions informative and fun, but they also align with Common Core standards and Ohio's Financial Literacy Academic Content Standards.

Goal Setting

- Write, read and evaluate expressions in which letters stand for numbers. (CCSS.Math.Content.6.EE.A.2)
- Use variables to represent two quantities in a real world problem that change in relationship to one another, write an equation to express one quantity, thought of as the dependent variable, in terms of the other quantity, thought of as the independent variable. (CCSS.Math.Content.6.EE.C.9)

People Skills

- Come to discussions prepared, having read or studied required material, explicitly draw on that preparation and other information known about the topic to explore ideas under discussion. (CCSS.ELA-Literacy.SL.5.1a)
- Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the discussions. (CCSS.ELA-Literacy.SL.5.1d)
- Evaluate a speaker's point of view, reasoning and use of evidence and rhetoric. (CCSS.ELA-Literacy.CCRA.SL.3)

Decision Making*

- Understand financial responsibility involves life-long, decision-making strategies which include consideration of alternatives and consequences.
- Realize making economic decisions forces people to choose among wants.
- Recognize every choice includes the cost of a want not obtained.
- Understand wise decision-making strategies involves identifying the problem, listing options, determining the pros and cons, making the best decision and evaluating the decision.

Business Ethics*

- Understand contracts, both verbal and written, are agreements that bind two or more parties into a financial relationship.

Money Management*

- Understand a budget identifies expected income and expenses, including savings, and serves as a guide to help people live within their income.
- Comprehend costs associated with purchasing include how, when and where a product/service is obtained, the relative availability of the product/service, the relative quality of the product/service and all applicable taxes.

*All of the skills listed in these areas align with Ohio's Financial Literacy Academic Content Standards.

RMS:fs/1301956-001