

“ I now save some of my money for emergency expenses while at college. If I had never taken that class, I think I would still be here lost in life.

- China, age 18 ”

## Introduction

The Girls Inc. Experience empowers girls to succeed. Girls Inc. provides girls with trusting mentoring relationships, a girls-only environment, and research-based, hands-on programming. Three critical goals drive our programming: to help girls achieve healthy lives, succeed academically, and acquire the life skills needed to prepare them for adulthood. We work to ensure that girls have the skills, knowledge, and support to understand and manage their money as well as to enhance their financial futures.

## Why is an economic literacy program for girls important?

Economic literacy—the ability to use basic economic concepts to make decisions about earning, saving, spending, and sharing money—is a skill. As with reading and writing, a working knowledge of basic economic concepts is essential for future success. Whether a girl is from a low-income or wealthy home, whether she lives in a rural or urban community, she is likely to work for pay for much of her adult life, and at some point in her life she is likely to be responsible for her own financial well-being.

Girls tend to feel less confident than boys about managing money. Socially, girls tend to be taught that their role is to be the caregiver and nurturer while boys tend to be taught that they are to be providers, which includes managing finances. In turn, when girls grow up and earn wages, they are less likely to know how to manage their finances.

It is critical that girls have the support and skills to enhance their financial competence and confidence and to help them exercise control over their financial future. Additionally, given long-standing gender disparity in pay and income, it is also critical that girls gain a sense of economic justice so that they can better understand

and assert rights relevant not only to their own economic well-being, but also the economic well-being of all girls and women, their families, their communities, their country, and their world.



## About the Program: Girls Inc. Economic Literacy

Through Girls Inc. Economic Literacy, girls learn about money and the economy, including how to manage, invest, and save money and how to help others through philanthropy. As girls explore how the economy affects everyone locally and globally, they develop skills critical to being financially savvy and to becoming economically independent adults. The following core components give girls a foundation for an economically independent adulthood and an understanding of key economic concepts at the individual, family, community, national, and global levels and of the impact that girls can have.

- **She’s on the Money!** (for girls ages 6 to 8) uses games, role playing, art projects, and field trips to build girls’ skills for identifying and counting money and to increase their understanding of basic concepts and topics such as using banks, saving for the future, planning for a career, differentiating between wants and needs, donating and volunteering, comparison shopping, taxes and government services, and global economics.
- **Dollars, Sense, and Me** (for girls ages 9 to 11) further enhances girls’ understanding of economic and financial concepts and introduces additional topics and skills, including exchanging goods and services, investing in the stock market, entrepreneurship, budgeting, writing checks, and labor and management.

- **Equal Earners, Savvy Spenders** (for girls ages 12 to 14) deepens girls' knowledge about and appreciation for economic and financial topics covered by previous components. Additional skills and topics include loan options, risk versus return on investments, consumer tips, credit card use, labor laws, economic equity for women and girls, work-life balance, and global economics.
- **Futures and Options** (for girls ages 15 to 18) prepares girls for entering the world of work by helping them examine topics such as attitudes and values about money, career strategies, economic justice and workers' rights, paycheck deductions, responsible use of credit and avoiding predatory lenders, renting versus buying, and investing.

## Ancillary Components:

- **Mother-Daughter Communication Workshop:** This four-hour workshop for girls ages 9 to 14 and their mothers or guardians enhances communication and listening skills by using activities and questions around economic literacy as one of the foundation topics.
- **Job Ready Workshop:** This workshop has four modules designed to help girls think about what kind of job they'd like or would be good at, how to find a job, and how to get and keep the job.
- **Exploring Entrepreneurial Experiences:** Six sessions help girls 12-15 recognize their interests, talents, and skills, and consider entrepreneurship as an option for becoming financially independent. The eight-session Social Entrepreneurship version helps girls understand and consider social entrepreneurship as an option for financial independence.



## About Girls Inc.

Girls Inc. inspires all girls to be strong, smart, and bold, providing more than 140,000 girls across the U.S. and Canada with life-changing experiences and solutions to the unique challenges girls face. The Girls Inc. Experience consists of *people*, an *environment*, and *programming* that, together, empower girls to succeed. Trained staff and volunteers build lasting, mentoring relationships in girls-only spaces that are physically and emotionally safe and where girls find a sisterhood of support with shared drive, mutual respect, and high expectations. Hands-on, research-based programs provide girls with the skills and knowledge to set goals, overcome obstacles, and improve academic performance. Informed by girls and their families, Girls Inc. also works with policymakers to advocate for legislation and initiatives that increase opportunities for girls. At Girls Inc., girls grow up healthy, educated, and independent.

Join us at: [girlsincnyork.org](http://girlsincnyork.org)

