12-16 Months Prior to Trip

Coach Girls Through:
- Budgeting
- Building adult networks
- Money earning
- Increasing travel readiness

Your To-Do’s:
- Provide families with general information about the trip.
- Get trip and money-earning approval from your Girl Scout council.
- Set up a group travel bank account, if necessary.
- Make sure you have at least two adults—one of whom is female—for every 20 Girl Scout Cadettes or 24 Girl Scout Seniors/Ambassadors on the trip. Add one adult for every 10 additional Cadettes or 12 additional Seniors/Ambassadors.
- With girls, expand the group’s adult network by considering and reaching out to possible chaperones.
- Integrate progression into trip preparation by planning smaller trips that build up to the international trip.
- Consider girls’ maturity by evaluating their adaptability, decision-making abilities, previous cross-cultural experience, group dynamics, team capability, language skills (where applicable), and other specific skills and interests.

Notes & Ideas
Before girls can figure out how much money they’ll bring on their trips, they’ll need to know the total cost of their travel as well as how to afford it. In fact, they’ll learn a lot about financial literacy—earning, saving, and allocating dollars—through trip planning.

Thinking about travel expenses provides a good opportunity for girls to look at their own spending habits. Remember, there are Girl Scout resources such as Cashin’ In or Got Money? to pull from. (To get copies, visit the Girl Scout shop online at goshop.girlscouts.org) In the meantime, do the following “individual spending plan” activity with girls to get them thinking about where their everyday dollars go.

**Crunch the Numbers**
Print out copies of the chart below, found in the appendix, and hand out to the girls.

Say: “Please estimate the total amount of money you spend in one week based on the categories in the chart.”

Then say: “Use the Other category to account for expenses that occur occasionally (such as makeup, activity fees, or dues). Figure out, on average, how much you spend per week on all those things and add them to your list.”

And lastly: “Take each category’s total and multiply by 4.5—that’s about how much you spend in one month. Then, take the weekly total and multiply by 52—that’s about how much you’ll spend on everyday items in a year.”

---

**Weekly/Monthly/Yearly Expenses**

<table>
<thead>
<tr>
<th>Category</th>
<th>Food</th>
<th>Transportation</th>
<th>Fun</th>
<th>Clothes</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total for one week</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>One-week total x 4.5</strong> (equal to one month)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>One-week total x 52</strong> (equal to one year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Discuss It!**

Guide girls by asking:

- What surprised you most about your totals?
- Did you think the amounts would be more or less?
- Why?
- If you spread the cost of your trip out over the period of one year, how much will it cost you each week?
- How could the cost of your trip affect your spending?
- How can you save for your trip? What categories can you spend less on?
Review “Money Makes YOU Go Round the World” on page 9 in Exploration: The Girl Scout Guide to Global Travel. Use the budget worksheet (find a printable version in the appendix) to work with girls as they build the full budget for their trip. Encourage them to think through the details of each expense. This activity may take several group meetings to complete as girls do research on their own.

When girls feel like the budget is workable, ask them to review it with parents or guardians. You might consider a parent/guardian sign-off on the initial budget.

Discuss It!

Guide girls by asking:

- Where are you going to stay?
- Will you be attending events?
- Are there registration costs?
- Will you sightsee?
- How much do the museums, performances, etc., cost?
- How much will you need to spend on food?
- What if you get the midnight munchies?
- Don’t forget to include personal expenses, such as souvenirs, film, postcards, gifts, etc.

Airfare
Local travel within the host country (trains, buses, streetcars, taxis, etc.)
Sightseeing tours, museum fees
Emergency funds
Personal expenses
Tips for guides
Travel documents: passport, visas, and other IDs
Vaccinations or other entry requirements
Travel pack/luggage
Guidebooks or other resources
Group Money-Earning

When girls participate in money-earning projects, they build practical skills that benefit their groups, councils, communities, and, most importantly, themselves. Girls learn:

- Budgeting
- Goal setting
- Marketing
- Customer relations
- Good business practices

To support girls in money-earning projects for travel:

- Create, with girls, a detailed and realistic budget. Include figures for transportation, food, tips, insurance, recreation, admission fees, taxes, fees for travel documents and vaccinations, and emergency funds.
- Get council approval for all money-earning projects and follow their guidelines.
- Check with your council before soliciting funds from local organizations, foundations, or businesses.
- Encourage girls to present travel plans to potential contributors—but leave the “ask” to adults.
- Define for the girls personal and group expenses.
- Set up a group travel bank account to be overseen by a designated adult.
- Have just one person responsible for group funds and keep a daily account of expenditures. However, all funds should not be held by just one person at any time during the trip.
- Make decisions in advance about how to pay bills that occur before, during, and after the trip.
- Review the money-earning information on the GSUSA Web site: www.girlscouts.org/program/gs_central/money_earning.

Our troop has always worked on a one-third, one-third, one-third plan. The girls earn one-third individually, parents contribute one-third, and the troop earns the final third. It is amazing how much the girls can earn babysitting!

—Pam, Massachusetts
Guiding Principles

Money earning as part of a group is a great cooperative learning experience. To guide the process, suggest girls create guiding principles. For example, what happens if one girl doesn’t earn the same amount of money as others?

Consider posing questions to girls like:

- How will you hold each other responsible?
- How will you motivate each other?
- How can you have fun while earning money?

The Power of Goal Setting

Don’t be discouraged if girls’ families cannot contribute. Many Girl Scouts reach financial goals through hard work and perseverance. A volunteer from Texas reported that the girls in her troop earned half the money they needed from troop activities and the rest from after-school jobs. And one very committed Girl Scout from Massachusetts spent almost three years collecting cans and bottles to redeem. The money she earned not only benefited the environment, but covered the cost of her trip to Australia, including spending money.

The Adult Team

While girls are getting ready to explore new people, places, and things, they need support from adults.

Families

Planning a trip is a big undertaking and girls will need parent or guardian buy-in from the beginning. Once trip basics are decided on, ask girls to organize a meeting so the group can discuss itinerary, timelines, and finances with their families. Consider holding family update meetings every two to three months. See Exploration: The Girl Scout Guide to Global Travel for more tips on helping girls prepare for the meeting and communicate individually with their families.

Chaperones

Start by asking who would make the best chaperones. Chaperones will have a big impact on girls’ experiences, so it’s important to let girls have their say. If you have your heart set on your sister being your co-chaperone but the girls prefer someone else, you’ll have to compromise.

Let girls take the lead on discussing, selecting, and reaching out to potential chaperones. Of course, candidates will need to be approved by the council and become Girl Scout members, if not already. Launch the chaperone search by referring girls to page 13 in Exploration: The Girl Scout Guide to Global Travel, where they’ll find tools to help determine the best candidates. Make sure you have at least two adults—one of whom is female—for 20 Cadettes or for 24 Seniors/Ambassadors on the trip. Add one adult for every 10 additional Cadettes or 12 additional Seniors/Ambassadors.

5 Things to look for in a Chaperone—Quality/Characteristic

- Sets a positive example
- Has prior traveling experience with girls
- Is someone I could trust/turn to for help
- Is knowledgeable (or willing to be) about Girl Scout travel
- Handles pressure and stress well

Reality Check

Are you the best travel chaperone for your group? Your instinct is probably to give a quick yes, but really think about your answer. If you can’t be objective, ask another adult who is for her/his opinion.