

# Girls Inc. Economic Literacy®

## Why This Program?

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.

According to a 1998 survey commissioned by Girls Incorporated and conducted by Louis Harris and Associates, although girls and boys understand equally well that it takes responsibility and hard work to succeed financially, fewer girls than boys feel confident about managing money. Girls are less likely than boys to consider themselves very knowledgeable (17% versus 29%) or confident (24% versus 35%) about financial issues and money management.

## About the Program

### Girls Inc. Economic

**Literacy** enhances girls' financial competence and confidence, empowers girls to recognize early on that they can exercise control over their financial future, and promotes within girls a sense of economic justice.

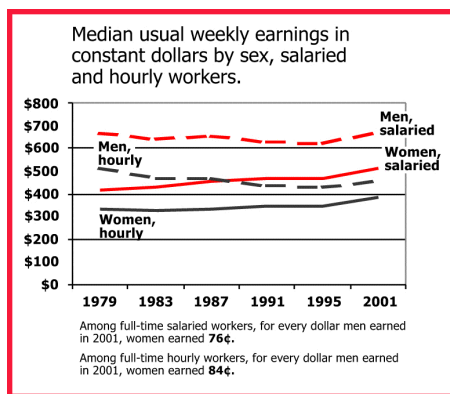
The program is divided into four age-based components:

- **She's on the Money!**® for girls ages 6 to 8
- **Dollars, Sense, and Me**™ for girls ages 9 to 11
- **Equal Earners, Savvy Spenders**™ for girls ages 12 to 14
- **Futures and Options**™ for girls ages 15 to 18

Each age-appropriate curriculum provides step-by-step instructions for facilitators to present material in the form of interactive and engaging activities. Over the course of the program, girls learn broad economic concepts such as supply and demand, labor and management issues, taxes and government services, and global economics. They also learn personal financial skills such as how to identify and count money; save, invest, and budget; take informed financial risks; and prepare for rewarding careers. The program also gives girls the opportunity to explore issues that particularly affect women and girls, such as equal pay for equal work.

The comprehensive program encompasses personal money management and planning for the future, as well as larger community, national, and global economic issues. The program helps girls develop a working knowledge of economic concepts, explore their financial options, and set realistic goals while conveying the following values:

- **Responsibility:** Demonstrating how to earn, spend, save, and share money wisely
- **Independence:** Providing the tools and knowledge to build self-confidence and self-reliance
- **Community involvement:** Encouraging the donation of money, goods, and/or services to make the world a better place
- **Culture:** Examining how girls' attitudes, opinions, and knowledge of money are influenced by traditions, institutions, and significant adults in their lives



**“The girls who have participated in the Economic Literacy program absolutely love it! (The program) ... meets the need to prepare girls for economic self-sufficiency by providing information and activities in a manner that is clear, fun, and appealing for girls of all ages.”**

—*Lourdes Martinez, Teen Coordinator and Eureka! Manager, Girls Incorporated of Orange County, CA*

- **History:** Investigating the historical struggles and achievements of women in the paid and unpaid economy
- **Politics:** Exploring how economic decisions are made in our political system and ways individuals can participate in the system
- **Justice:** Offering information to help in the fight for economic equity for all girls and women; affirming that it is wrong to exploit or take unfair advantage of others
- **Respect:** Recognizing the worth and dignity of all individuals; treating all individuals with respect, regardless of their gender, race, religion, culture, sexual orientation, or socioeconomic status

## Results

Girls Incorporated has designed and conducted an evaluation of the first two components of Girls Inc. Economic Literacy, and is in the process of presenting and publishing the findings thereof.

## Partners

National Endowment for Financial Education  
The Stock Market Game

## Funders

The following grant makers are among the many generous contributors who have supported the Girls Inc. Economic Literacy program and related initiatives:

American Express Foundation; The Picower Foundation; Charles D. Grant Foundation; Morgan Guaranty Trust Company of New York; Crew Foundation; Fannie Mae Foundation; Merrill Lynch & Co. Foundation, Inc.; OppenheimerFunds, Inc.

## Girls Incorporated

Girls Incorporated® is a nonprofit organization that inspires all girls to be strong, smart, and bold™. With local roots dating to 1864 and national status since 1945, Girls Inc. has responded to the changing needs of girls through research-based programs and public education efforts that empower girls to understand, value, and assert their rights. In 2004, Girls Inc. reached nearly 800,000 girls through Girls Inc. affiliates, our website, and educational publications.

**Girls Incorporated  
National Headquarters**  
120 Wall Street  
New York, NY 10005-3902  
Tel: (212) 509-2000  
Fax: (212) 509-8708  
[www.girlsinc.org](http://www.girlsinc.org)

**Girls Incorporated  
National Resource  
Center**  
441 West Michigan Street  
Indianapolis, IN 46202-3233  
Tel: 317 634-7546  
Fax: 317 634-3024

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