Planning Your Senior Year

MEMBERSHIP YEAR BUDGETING PACKET FOR SENIORS



Learn about money earning activities like the Cookie Program and Fall Product Program while planning your year.

girl scouts of northeast texas

2024-2025

Your Senior Year Activity Brainstorming

Welcome

Get ready for an amazing year in Girl Scouts! With so many opportunities, it can be tough to decide what to do next. Let's work together to plan your activities, set both short-term and long-term goals, and figure out how to fund your adventures. Make this year the best one yet!

Step 1: Choosing Activities

Here are some ideas of things you or your troop could do. These are just designed to get your brain thinking of some things you might want to do this year, but feel free to use these ideas too.



Escape Room



Camping



Zoo



Movie Night



Arcade

List your top 5 activities you want to do this year either on your own or with your troop:

1)	4)
2)	5)
3)	

Tip

Want to plan out more activities? Use this QR code to print more planning pages!

Step 2: Plan out one Activity

Pick one activity to focus on and mark it by circling its number above.

When do you want to do the activity? _____

Date Time

Where do you need to go for the activity? _____

How will you get there? _____

Your Senior Year
Planning the Details

Step 3: Supply List

List everything you will need for the activity and research its cost. Make sure to include logistical things like transportation and food in addition to the fun things!

Item	Cost per item	Amount needed	Total cost	Notes

What is the total cost for your activity? _____

Step 4: Budget Tips

There are many things to keep in mind when making a budget, here are some examples. Can you think of anything else you may need to consider when making a budget? Make a list of some other budgeting tips on a sheet of paper or an electronic device.

- **Overestimate your expenses.**
  - It's better to underspend than be struggling to find funds.
- **Underestimate your income.**
  - It's better to end up with more than you anticipated.
- **Set up a savings goal for an emergency fund.**
  - You never know when an emergency will pop up.
- **Differentiate between yours needs and wants.**
  - Focus on your needs and add in your wants.

Your Senior Year Goal Setting

Step 5: Set Some Goals

Setting goals can help you stay focused and motivated. Let's reflect on your past financials, outline some short-term and long-term goals, along with your financial plans for the year.

Reflecting on Past Financials

Let's start by looking at your past financials before we dive into some goal setting.

How much money did you raise last year? $ _____

How much money did you spend last year? $ _____

How much money did you save last year? $ _____

Were your savings sufficient for your future plans? _____

_____

What did you learn about managing money? _____

_____

Short-Term Goals

What do you want to achieve in the next 3-6 months? _____

_____

_____

Long-Term Goals

What do you want to accomplish next year? _____

_____

_____

Your Senior Year Budgeting Activities

Step 6: Make a Budget

Let's create a budget to help you reach your financial goals for the year. This will help ensure you have enough money for all planned activities and even save some for the future.

Activity	Total Price

Activity	Total Price

Based on your totals above, how much should you or your troop budget for activities this year?

_____

Step 7: Set Financial Goals

Financial Goals

What are your financial goals for you or your troop this year? _____

How much do you want to spend on activities? _____

How much do you want to save for future membership years? _____

Your Senior Year
Planning the Perfect Year

Step 8: Put it on a Calendar

The Girl Scout Membership Year is full of activities. Here is a calendar with some key dates written in. Feel free to add the activity you're planning and other events as well!

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
24 - Fall Product Program Begins	1 - Membership Year Begins 31 - Fall Product Program Ends	2 - Cookie University at JoAnn Fogg		10 - Cookie Program Begins	
March 2025	**April 2025**	**May 2025**	**June 2025**	**July 2025**	**August 2025**
2 - Cookie Program Ends					

Step 9: Discover Money Earning Activities

Fall Product Program

Create an avatar and sell products using a website you help create! You can earn some awesome prizes while your troop earns proceeds based on what you sell.



Cookie Program

Develop skills like Business Ethics, Money Management, People Skills, Decision Making, and Goal Setting while selling cookies and earning proceeds and/or rewards!



Other Options

Girl Scouts can participate in other money-earning activities as long as they do not occur during the Cookie Program and they meet other requirements as detailed in Volunteer Essentials.



Your Senior Year
Finalizing Your Goals

Step 10: Finding the Funds

Now that you know how much money you want to raise this membership year, it's time to decide how you want to earn that money. We encourage you to participate in one or both of the Product Programs offered through Girl Scouts of Northeast Texas.

Estimated Total Cost for Activities this year: $_____

Does your troop currently have the funds to cover the cost? _____

How much do you want to raise this year? _____

Fall Product Program

During the Fall Product Program, your troop earns 20% of what you sell. That essentially means that for every dollar worth of product that you sell, your troop earns 20 cents!

Use the following equation to determine how much you would need to sell during Fall Product to reach your goal.

Proceeds: $_____ / $0.20 per dollar sold = $ sold:_____

Cookie Program

During the Cookie Program, your troop earns 72 cents from every package of cookies that you sell!

Use the following equation to determine how many packages you would need to sell during the Cookie Program to reach your goal.

Proceeds: $_____ / $0.72 per package sold = packages:_____

Cookie Program Additional Proceed Opportunities

There are also ways to increase the amount of proceeds your troop receives from each package sold during the Cookie Program!

- Reach certain per girl averages (PGAs) as a troop during the Cookie Program to unlock additional proceeds. There are multiple PGA tiers to reach to unlock more proceeds!
- Meet participation and PGA requirements during the Fall Product Program to unlock a level of additional proceeds.
- Vote to opt out of rewards as a troop, that is 50% or more Cadette, Senior, and/or Ambassador, in exchange for additional proceeds assuming that a PGA requirement is met during the Cookie Program.

For more information and specific guidelines, please check out our Fall Product and Cookie Program resources at gsnetx.org.

Your Senior Year
Finalizing Your Goals

Step 11: Planning for Success

Fall Product Program

Fall Product Sales Goal: $ _____

Now that you have an idea for what your Fall Product goal is, how would you go about achieving your goal? What are some steps you might take toward success?

_____

_____

_____

_____



Cookie Program

Cookie Program Goal: _____ packages

Now that you have an idea for what your Cookie Program goal may be, how would you go about achieving your goal? What are some steps you might take toward success?

_____

_____

_____

_____



Your Senior Year
Ins and Outs of Income

Step 12: Income Forecast

A business plan for any new business is likely to include a projected (estimated) income statement. Think about selling through the Cookie or Fall Product Programs and create a forecast for what you think you'd make.

Revenue/Proceeds

If you can, look back at your past years selling Fall Product or Girl Scout Cookies and write down how much you made in proceeds each year. If this is your first year selling, we're glad you're here! Go ahead and write what you plan to make in proceeds this year followed by what you want to make the next year or 2. Then calculate the average percentage change.

_____	_____	_____	_____
Year 1	Year 2	Year 3	% change

Is your revenue growing year over year? _____

Operating Expenses

Operating expenses is the money spent running your business. For example, did you need to purchase a new tablecloth or bank bag? Did you purchase samples to engage customers? Put everything you anticipate as an operating expense in this category. Will it change from year to year?

_____	_____	_____
Year 1	Year 2	Year 3

Profits

How much is left between your revenue and operating expenses? This is how much do you expect to earn each year. Is your business growing and earning more profit each year?

_____	_____	_____
Year 1	Year 2	Year 3

Your Senior Year
Savvy Saver

Step 13: Reflection

What was your favorite part of planning your adventure?

What was the hardest part of planning your adventure?

How did you feel when you figured out how many cookies and Fall Products you need to sell?

Step 14: Earn a Badge!

By completing this packet you have completed steps 1, 2, 3, and 5 of the Savvy Saver Badge!



Savvy Saver Badge

1. Learn the ins and outs of income
2. Make a list of budgeting tips
3. Find out how to plan for a big expense
4. Compare ways to borrow money
5. Create a budget for a big expense

Now, continue with the remaining steps to earn your badge!