

On Your Own



Breakin' It Down

It's funny how "reality TV" is usually the farthest thing from reality. It's not often that someone lives in a penthouse without having to work or pay rent. For some, "real life" happens sooner than others; you may already be paying for your own necessities. The "On Your Own" Interest Project will prepare you to build and stretch your "real life" skills.

HERstory

Girl Scout Troop 466 in Virginia Beach, Virginia, developed the "On Your Own" IP as a troop's own IP ("Our Own IP"). Although most of the troop's members are now in college (registered as adult Girl Scouts), several still have the sewing kit they created while earning their own IP.

The idea for "On Your Own" was also suggested to Girl Scouts of the USA by Troop 762 (nine girls ages 15-17) in Fort Wayne, Indiana. Teenage girls are curious and concerned about life beyond high school, they told us. "We want to learn more about things we need to know in real life—checkbooks, sewing, college life, babies, marriage—stuff they don't teach in school."

You've Got MAD Skills

The practical and realistic skill-based activities of Troop 466's IP are mirrored in Girl Scouts of the USA's "On Your Own" Interest Project so that teenage girls like you across the country can:

- Learn the basics of budgeting and banking
- Experience the reality of cooking, cleaning, and paying your own way
- Discover the "cost of living" in your community by finding an apartment, the average costs for utilities, insurance, food, and rent
- Be better prepared for the time when you're completely "on your own"

Helpful Links

There are several organizations and online resources that would be helpful for researching and doing the activities in this IP such as:

- Girl Scouts of the USA's Money\$mart (www.girlscouts.org/moneysmarts)
- The JumpStart Coalition (www.jumpstart.org)
- Consumer Reports (www.consumerreports.org)
- The U.S. Department of Health and Human Services (www.os.dhhs.gov and www.healthfinder.gov)
- National Institutes of Health (www.nih.gov)
- The Centers for Disease Control and Prevention (www.cdc.gov)
- The Agency for Healthcare Research and Quality (www.ahrq.gov)
- Planned Parenthood (www.plannedparenthood.com)
- The March of Dimes (www.marchofdimes.com)

Important!

Applying for college and student loans may be the next major steps you take in life—check out *STUDIO 2B Focus: College 101* for excellent activities related to college preparation.

Need Help?

No problem. Read the [Intro](#) before diving into "On Your Own." Just want a quick refresher on what to do? Okay, in order to earn any of these Interest Projects:

- Do the one REQUIRED activity
- Do ONE activity of your choice from each of the THREE categories (LEARN, DO, SHARE)
- Design and do ONE activity of [YOUR OWN](#)
- Create a short [REFLECTION](#) after you've completed [all of the activities](#)

Food for Thought! Often, an activity in the "LEARN" category will help you build a skill that you'll have the chance to try in the "DO" category and then share in the "SHARE" category. Make connections between the steps when planning which activities you'll do. For an example of a skill-building connection, check out the second activity of each "On Your Own" category.

On Your Own



Required: Eventually you will leave home and live on your own. Perhaps this will be directly after high school, perhaps you will want to live off campus for part of your college experience. To prepare for this, go apartment hunting in your community. Start by visiting or calling a real estate business that also handles rental properties. Ask them what features you should look for when renting an apartment and the average rental costs in your area. Ask the agent to explain the various parts and responsibilities of a lease. Ask about the cost and value of rental insurance. Next, search for an apartment in the local listings. Pick an apartment you really like and estimate how much money you'd have to make per year in order to afford the monthly rent (don't forget to include utilities such as cable, electricity, phone, etc.—ask an adult how much they budget for these to help with your estimate). What kind of job and education would this salary require? Share your findings with your group or family.

LEARN

1. One of the first steps toward living well on your own is to buy insurance. Being insured is a great way to say, "I'm responsible 'cause I'm prepared, 'just in case!'" Research insurance quotes for:

- Homeowners/rental insurance
- Car insurance
- Life insurance
- Health insurance

The U.S. Department of Health and Human Services' Agency for Healthcare Research and Quality (www.ahrq.gov) is a good source of information on health insurance. Ask an adult in your family about how much of their paycheck goes to health insurance coverage each month. Compare this cost with the price estimates of individual health insurance (not provided by an employer). Why do you think nearly 42 million Americans are uninsured (without health insurance)? Check out the Center for Disease Control's "Health Insurance Coverage: Estimates from the National Health Interview Survey, 2004" at www.cdc.gov/nchs/data/nhis/earlyrelease/insur200506.pdf.

2. The estimated costs of raising a baby to the age of 18 are between \$125,000-\$250,000 (not including college tuition). Even if you're not planning to start a family until much later, it's good to know what to expect. Prepare a budget listing all of the expenses related to having a baby to find out what the costs are in the first year alone. In addition to using a childcare cost calculator at helpful sites like Consumer Reports (www.consumerreports.org—search "Babies & Kids"), talk to mothers (yours and others), call a pediatric doctor's office, your local hospital's community liaison or other community organizations about these costs. Ask how much it costs to have a baby (pre-natal doctor visits, vitamins, labor, and delivery) with or without insurance. How much does it cost for childcare, formula, furniture, car seat, toys, food, clothes, diapers, doctor's visits, etc., every month?

3. Go to Girl Scouts of the USA's "Money\$mart" website (www.girlscouts.org/moneysmarts) and read through each section, taking quizzes and polls as you go: Earn, Save, Spend, Invest (each section is made up of five to six short pages). When you're finished going through the site's content, go to STUDIO 2B's BGFG (By Girls, For Girls) Lounge to play the "Making Cents of Her Life" game (www.studio2b.org/lounge/games). In this fun, interactive game, you pick a girl character and then help her with making financial decisions (like how to save for a cool pair of shoes, affording college on a tight budget, etc.).

4. With the advent of cell phones and cable Internet connections, the home phone line is fast becoming optional and even obsolete for many young adults. Check out your local phone company charges monthly for set up and services (local/long distance calling, call waiting, etc.). Make a list of at least three different cell phone and Internet providers (six total), including their monthly rates and services offered. Evaluate which one is the best for your current high school needs and/or college usage. Prepare a cost analysis of how much you'll spend to have both a cell phone *and* a home phone *and* a dial-up or cable Internet connection. With the assumption that your budget for communications is only \$130 per month, make a list of your options (no cell phone? no home phone? no Internet?) and prepare a detailed explanation of your ideal set up (costs and usefulness).

DO

1. Clothes and dry cleaning costs add up very quickly. Take care of your wardrobe and minimize costs by finding out how to remove 10 of these common stains from your clothing: ballpoint ink, blood, candle wax, chewing gum, chocolate, coffee, grass, grease, juice, lipstick, makeup, nail polish, tea, wine. On a garment that you no longer wear, test your stain removal skills with two stains of your choice.

2. Teenage birth rates in the U.S. have declined steadily since 1991. While this is good news, teen birth rates in the U.S. remain high, exceeding those in most developed countries. In addition to other difficulties, teen mothers are more likely to give birth prematurely. Participate in a Premature Birth Awareness event in your area like "Mothers March," "WalkAmerica," and "RIDE." Volunteer your time by assisting with registration, refreshments, set-up, and clean-up. (You can't raise money for a cause as a Girl Scout, but you can lend your services to events as a concerned young woman.). If an event is not possible, you can help raise awareness in other ways, too; the March of Dimes has a list of great ideas for "Pink & Blue Activities." (www.marchofdimes.com/pad/). Note: November is Prematurity Awareness Month.

3. Many young adults get into serious financial trouble with credit cards when they get to college. Visit or call a credit counselor or credit union to better understand credit card debt. Then, with the help of a knowledgeable adult, fill out a credit-card application (for activity's purposes only—do NOT apply). Make a list of the kinds of items that you'd purchase with the credit card and how much interest you'd pay on each purchase (assuming you pay the entire bill each month). What items would you avoid buying with it? Include a paragraph explanation as to why you chose/didn't choose these items. Share your list with a young adult (ages 25-35) to see if she/he agrees with your list—ask why or why not and ask about their experience with credit cards.

4. With the help of your parent or guardian, pay your household's monthly bills. This may involve writing out checks or paying online. Enter your payments into their checkbook ledger and balance the checkbook. Have a discussion with your parent or guardian about the importance of paying bills on time and having a savings plan. Discuss their strategies for saving money and what they're doing now to save for retirement later.

SHARE

1. Go food shopping—without putting anything in your basket. With pen and paper, write down all of the items you would buy if you were living on your own including the name and cost of each item. Assume that you're making \$350 per week (after taxes) and your expenses per month are:

Rent \$500	Clothes \$100
Utilities \$150	Gas \$60
Car payment \$230	Cell phone \$70
Car insurance \$80	Spending \$50
Savings \$50	

The groceries you buy should assume that you're packing a lunch for work. How much were you able to buy on this budget? Is that enough to feed you for a month? List ways you could have saved money. Next, make a recipe book or card file of five easy recipes. The recipes should be based on the FDA's recommended food pyramid guidelines (www.mypyramid.gov). Cook at least one recipe and share it with a group in or outside of Girl Scouts.

2. Volunteer your time at a local day care, summer camp, or after-school program to help take care of younger children. Volunteer as little as a day or as much as two weeks of your time.

--OR--

Contact your school's guidance counselor about volunteering to babysit for a teen mother. Ask that your name and an hour or so of your time is offered for childcare services. A teen mother who is still attending school will probably appreciate the chance to take a break.

3. Create "public service announcement" (ad for newspaper or poster) about the dangers of credit-card debt. Include some facts about the amount of debt young people now carry and tips for avoiding these dangers (check out the "Money Smartz" section of www.youngbiz.com and www.responsiblecredit.com/kids/resources.php for this info). Submit your ad to your high school or local newspaper for publication consideration.

4. Host a "Real Deal" party where you and a group watch a TV show or movie/documentary that's based on a true life story or event (not a reality show that's staged by producers where people are picked to live on a set). Examples: "True Life" on MTV; "Women Docs" on Lifetime Real Women; "60 Minutes" on CBS; "Primetime" on ABC; "Untold Stories of the ER" on TLC. The show or movie you watch should relate to some aspect of this IP's activities. In other words, you can't watch shows like "What Not to Wear" or "The Real World." After the show or movie ends, lead a discussion about the issues or problems it dealt with. What can you learn from the show to help you in your own life?

Sources:

www.surebaby.com/costs.php

www.marchofdimes.com/professionals/681_1159.asp

[CDC "Health Insurance Coverage: Estimates from the National Health Interview Survey, 2004"](http://www.cdc.gov/nchs/data/health_indr/hi_04.pdf)