

GirlFormation

Money Matters: How maintaining a balanced budget and good credit will impact your future.

Written by Kathleen Hastings

The old saying, "There is no time like the present", is never more appropriate than when it comes to saving money. Experts everywhere agree that the younger you start saving, especially if you plan to go to college, the better off you'll be. Not everyone is lucky enough to have parents to help support them or to obtain large scholarships. However, this doesn't mean that with some discipline and good planning, that your future dreams can't come true. Adolescents are some of the largest contributors to this country's economy. It is estimated that teens spend billions of dollars each year on clothing, music and other personal items. Many teens are working after school or on weekends to help support their hobbies. It is important that as young people begin to have more access to money that they also learn about fiscal responsibility. The first step to this is dispelling the myth that "a man will take care of you someday". The only person, besides your parents, who is responsible for you is you. Never rely on someone else to create the happiness that you desire.

According to Rosie Wentworth, Certified Credit Counselor, and former Education Counseling Director at Consumer Credit Counseling Services, there is no more important lesson to learn than how to budget. She believes this is the first step to developing financial literacy and fiscal responsibility. Wentworth recommends starting with a month to month budget and track that month, what income comes in and where expenses go out, but most importantly you must have a savings plan built-in to your budget. Even saving \$10.00/week adds up after a while. Check out newsletter pages 2 and 3 for details on how to start keeping a money notebook.

Another step to encourage gradual financial responsibility is to open a checking account. With the bank and parent's help, a teen can

"there is no more important lesson to learn than how to budget"

learn how to balance a checkbook, use a debit card, and use on-line banking. These are all great tools in the development of learning how to budget. A savings account can be opened at any age and even with young children, they can watch the account grow and learn about interest. The law says that a person must be 18 years of age to obtain a credit card. However, Wentworth recommends that a first credit card be given on a responsibility basis rather than age. Many late teens and even early twenty year olds still live at home and have limited expenses. It is much better to teach them the lessons of budgeting by introducing utility payments, car payments, or rent, than to give them a credit card to build up thousands of dollars of credit on clothes and pizza.

Wentworth believes that young girls and women need to learn how to be responsible for their own financial futures. She states that many young women don't realize the impact poor credit can have on their future. There are more and more rental properties that demand a background credit check as part of the application, as well as, many jobs which now require credit checks as part of their hiring process. A person doesn't develop a credit report until they are 18, but it

doesn't take long or much to impact this negatively. Wentworth explains that a person can check on their credit report once a year and that



Rosie Wentworth

there are three credit report agencies used nationally, Experian, TransUnion and Equifax. The only website which can give you your free annual credit report is www.annualcreditreport.com. There are some others that advertise that they are free, but they are not.

There are some "red flags" demonstrating when a teen is not developing positive financial values. The first, and most obvious, is when your teen is running out of money half way through the week and needing to ask for support. This is a definite sign that they are not managing their income vs. expenses very well. Another ominous sign is when you see your teen spending the majority of their money in one area, but are not paying for basic necessities. An example of this would be taking all their lunch money and using it to go shopping. A teenager who is never able to take a percentage of their pay or birthday money and put it into savings, but instead spends money as fast as it comes in is also not a good sign of stable money management. One of the biggest problems seen among

Continued on inside front cover

Mission

The goal of this publication is to effectively create a girls' network to:

- give Maine girls an opportunity to express themselves to other girls
- provide a way of promoting girls' events and opportunities
- inform educators, parents, and others about ways to support girls
- aid in the cross-fertilization of successful programs
- create a network of women working with and supporting each other's efforts.

Contact Us

GirlFormation
P.O. Box 1302
Ogunquit, ME 03907

www.girlformation.com

Editor in Chief

Carrie Charpentier

Contributors

Carrie Charpentier
Kathleen Hastings
Rosie Wentworth

Advisory Board

Kathleen Hastings
Carrie Charpentier

Funder

GirlFormation is made possible through the generous funding of The Morton Foundation.

teens today is racking up overdue balances which ultimately will become their parent's responsibility.

These suggestions are building blocks to help develop a better financial foundation. Many students don't get this information in school anymore, and then with very little experience they are handed large financial responsibilities. It is not a surprise that such a large percentage of first-time business owners fail. There are places to go for support and information besides your parents or local bank. Wentworth reminds us that Consumer Credit Counseling Services is a national service and is very helpful. Also, she referenced two websites, www.jumpstartcoalition.org and www.bankrate.com. Besides offering some interesting suggestions for more comprehensive programs that could be offered through schools, Wentworth has experience teaching young children all the way up to older adults. She sees where schools could incorporate more financial information with the standard curriculum. For example, when teaching fractions use money so that kids get an understanding of the "value of a dollar". Teaching the information in a creative way will often get more than one lesson completed. Wentworth has taught even young children using the basics of the three S's: Spend, Save and Share.

The emphasis on financial stability cannot be introduced too early. Long before our children even have money, they are spending their parents' money, but with very little understanding of what that means. Give our young girls and young women fundamental skills that will not only benefit them, but become necessary as they grow, expand, look to their futures and start spending; hopefully wisely.

<http://www.jumpstart.com>



Keeping a Money Notebook

Written by Kathleen Hastings

Want to start by finding out how you are spending all your money and where it's all going? A Money Notebook, is a great suggestion for tracking all the money that comes in to you and everything you spend money on. The Money Notebook concept is from the book, [Girl Wise: How to be Confident, Capable, Cool and In-Control](#).

Step 1: Three Categories

Begin by using a loose-leaf binder with some tabs and paper. Label the first tab: Income/Expenditures Log. In this section, keep a record of all of your income vs. all of your expenses for one month. After you have completed a recorded history of your expenditures, place each expenditure into one of the following three categories.

1. **Fun and Games:** Things like candy, soda, movies, eating out, etc...This should involve a relatively small amount of money.
2. **Necessary Items:** Things you must pay for like books, uniforms, equipment, gas, etc...
3. **Big and Important Items:** Special occasion items, a prom dress, airline tickets, camping trip, car, etc...These items should be a relatively large amount of money, usually up to one weeks earnings. You may need to save money over a period of time to afford these expenditures.

Create three more tabs in your money notebook with the categories "Fun and Games", "Necessary Items" and "Big and Important Items". Record the breakdown of your expenditures in the appropriate category.

Step 2: Decide Where To Put Your Money

As soon as you receive your earnings, divide your money into the three categories below.

1. **Petty Cash:** Use this fund to pay for items in the fun and games expenses from Step1, and from some of the smaller necessary items. This fund is for short-term expenses that tend to recur.

2. **Specific Savings:** All of your “Big and Important Item” purchases from Step 1 come from here and some of the necessary items, which cost more.
3. **Golden Savings:** This is the money that you put away in a safe place, which you don’t intend to touch for a long time. You can watch it, observe its growth and celebrate it as an important part of your present and future wealth.

purchases, as well as, your desires for wealth and success, these tools will help you to design your money plan. First and most importantly, plan your Golden Savings. This may be a percentage of what you make and this amount may change, as your income changes. The important thing is to remember not to take away from this fund.

Once you have determined the amount to put into the Golden Savings, the rest must be divided between

but like it or not, we are living in a society in which “money makes the world go round”. Becoming knowledgeable about finances and how to budget your money, allows you to make informed decisions, which truly benefits you. Understanding finances can take time, so be patient with yourself and don’t be afraid to ask questions. Use your parents, teachers, guidance counselors, or maybe even a boss, to help guide you where you may feel confused. Most importantly, never make a financial decision if you are not feeling competent and confident about your choice.

Here’s what this new system should look like:

1. Money Comes In



2. Divide Into Funds

Petty Cash
Specific Savings
Golden Savings

3. Pay Expenses

Fun and Games
Necessary Items
Big and Important



Decide on a physical place to put each of these funds. Petty cash should be kept safe, but accessible, such as in a wallet or in your room. If you have a checking account, Specific Savings can be kept there, or even better, in a savings account, where your money will earn interest. Your Golden Savings should be kept in an interest bearing savings account.

Petty Cash and Specific Savings. To do this look closely at your previously tracked expenses categories (Step1). Make adjustments, as needed, either to the amounts in these two funds or in your spending, so that shortfalls are few and far between.

Step 4: Put the plan into action.

After your money is received the first thing you should do is divide it between the three categories, under “funds”. Then, you can use the Petty Cash and Specific Savings funds to pay for your expenses and purchases. Always consider the Golden Savings “untouchable”, but enjoy watching its growth.

As the money comes in, follow your plan. If you do this, you will be ahead of the game more so than many adults. Developing this powerful “saving habit”, now, will help you to be strong, informed and in a position to make good financial decisions for years to come. Making a Money Notebook can be your first step in developing financial responsibility. However, making sure that you maintain the plan and continue to be disciplined about your spending will also encourage the development of this responsibility. Ultimately, leading to financial freedom.

In your money notebook, write down next to each expenditure “Petty Cash” or “Specific Savings” to indicate how it is paid for. Add another tab to your notebook called “Golden Savings”. Here you should to keep the monthly or quarterly bank statements from your interest bearing account.

Girls are often taught that to talk about money is “taboo”, and boys are often expected to be “naturally” better at finances. This is both unfortunate and untrue. Nothing can erode the self-esteem more than a lack of money. This statement seems drastic,

Step 3: Make your personal money plan.

Now that you have established the categories for your expenses and



A Resource on Money for younger girls from The American Girl Library. This book is available on www.amazon.com for \$9.95.



Setting College Scholarships



Written by Kathleen Hastings

College has become a serious financial burden for many families and may not even be an option for many more. However, there are ways to apply for scholarships which may not be as obvious or advertised. Imagine the relief you and your parents will feel if you save a few thousand dollars a year. The annual cost of college averages around \$30,000/year. That doesn't include other living expenses like books, personal supplies, etc. which can add thousands more each year. Even though these numbers sound scary, a girl should never give up on her dream to go to college. There are millions of dollars waiting for you in scholarship money, just waiting for you to apply.

According to Kelly Tanabe, Harvard graduate and co-author of Get Free Cash For College, the answer to getting into your dream college is scholarships. She should know as she graduated from Harvard University debt-free! Tanabe has four steps to winning scholarship money which are as follows:

Step 1:

Lose the "I don't have good grades" excuse, for not applying for scholarships.

Tanabe says that this is a myth. In reality, scholarships are based on much more than just your grades. What's important is that you show that you deserve it.

Step 2:

Find scholarships in your own backyard.

Tanabe says that students often look to the internet or national searches to find scholarship money, when they could often do just as well looking within their own community. She recommends making an appointment with your school's college guidance counselor. They should know about any local scholarships given to students at your school. There may be clubs, businesses, churches, politicians, etc..., that offer scholarships. Scholarships can be found everywhere from library reference books, to the internet, to candy bar wrappers, so don't give up!

Step 3:

Show the judges why you deserve to win.

This one is usually pretty easy, because most often the organizations spell out exactly what qualifications are needed to meet the requirements of the application. Therefore, make sure every piece of your application (i.e. application form, essay, interview, letters of recommendation) shows the judges why you deserve to win.

Step 4:

Don't leave money on the table when you apply to college.

According to Tanabe nearly every college gives money to incoming students. She found that most colleges offer full-tuition scholarships based on your application. Contact either the financial aid office or websites at the colleges you are interested in to see what scholarships are available.

Free Scholarship Research Engines:

Tanabe warns against using websites that make you pay for services to find awards and scholarships, here are some good websites for free!

- www.supercollege.com
- www.wiredscholar.com
- www.collegeboard.com

The focus should be your admission application. Tanabe states that the difference between getting accepted and getting accepted with a scholarship is a well-crafted application. Among the several students Kelly spoke with when writing her book, she found many students whose hard work paid off in tens of thousands of dollars. One person even won over 1 million dollars in scholarships. Even though many more students will apply for scholarships than will win, you have to remember that somebody is going to win these awards, it might as well be you.

Source: Girlwise. Julia DeVillers. 2002. Three Rivers Press, N.Y., N.Y. pp.94-98.



Pictured above: Negative media collages
Pictured below: Positive media collages
Created at GirlFormation's Body Image Workshops.



Body Drama

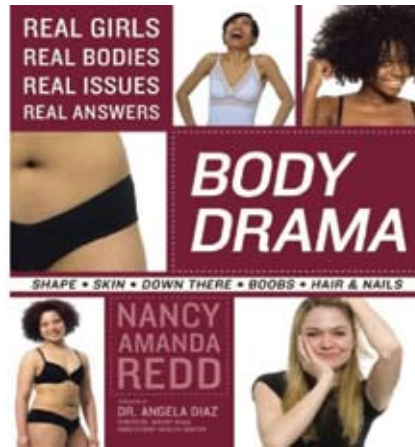
Written by Nancy Amanda Redd

BOOK REVIEW By Carrie Charpentier

Published in December 2007,
\$12.00 @ www.amazon.com

This book is a wonderful resource for girls as it addresses a range of experiences they may encounter as their body develops. In the foreword by Dr. Angela Diaz the Director of Mount Sinai Adolescent Center, Diaz says “Body Drama presents reliable information in a ‘medical textbook meets *Seventeen* magazine’ way.”

The author Nancy Amanda Redd approaches topics that girls frequently feel embarrassed or ashamed to bring forth to parents, doctors, school nurses or other health providers. She provides accurate medical information for girls in a language that isn’t filled with medical jargon. The chapter *Skin* has sections on “My Skin is full of stretch marks...” and “I have acne on



my back or but.... The chapter *Boobs* has sections on “One of my boobs is bigger than the other...” and “I have many little bumps around my nipple...” In the chapter, *Down There*, two sections are “My vagina smells....” and “I get really bad cramps....” The chapter *Hair, Mouth, Nails* has sections on “I fried my hair...” and “My breath is harsh...” and “I have yucky stuff under my nails...” The chapter *Shape* has sections on “I want to get fit and eat right, but it’s expensive!...” and “I’m obsessed with my looks...” I’ve picked

out only a few sections in a book with a wealth of information.

The way Redd provides body education on topics that girls worry about is unique to any health resource on the market today. The book’s Introduction says “Body Drama closes the current gap in women’s health education by going beyond our periods and providing practical and educational information, photographs, and anecdotes that describe how real bodies look and how they function—the good, the bad, as well as the ugly, the funky, and the admittedly gross.” In addition to body drama topics, the author chose to use pictures of real girls which is another asset of the book. While girls are reading about challenges the body may encounter, it makes sense that they can look at images of girls that are realistic and that they can relate to. This book is designed to increase girls comfort level with their bodies and the physical challenges they may encounter. It is a wonderful resource for girls as they enter their teens.

Don't Give It Away: A Workbook of Self-Awareness and Self-Affirmations for Young Women

Written by Iyanla Vanzant

BOOK REVIEW By Carrie Charpentier

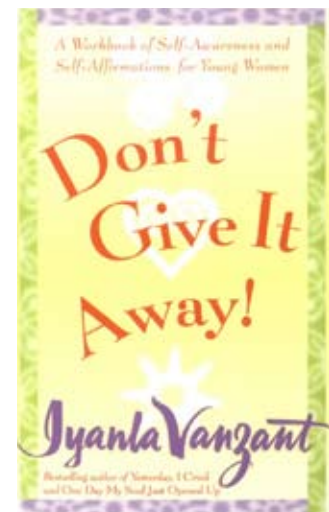
Published in 1999,
\$9.56 @ www.amazon.com

This book is filled with activities that girls can do to recognize and focus on the many wonderful and unique qualities they possess. The activities ask girls to work on discovering and knowing themselves; honoring themselves; and affirming themselves for the amazing people they are. This workbook really would be a perfect gift for girls in the age range of 10-14. One of my favorite things in the book is “The Girls Pledge”. It is in the beginning of the book, and embodies the flavor of the activities in the book.

A GIRL'S PLEDGE

I am a girl.
I'm an expression of beauty, joy and love.
I have the right, the power and the ability,
To create a beautiful, joyful
and peaceful world
For myself and others.
I have a body, but I am not my body.
I have a face, but I am not my face.
I am the most important thing
in the world to me.
I am love in motion.
I am the light of the world!
I can create!
I can make a mistake!
I can create something beautiful
in all that I do.
I deserve the best.
I give my best.
I do my best to always take care of me!
I am a girl!
I am growing into a woman.
I AM IT!
I am the joy the world is waiting for!

There are so many wonderful assertions in this pledge, and they are abundant in the activities in this book. What a wonderful resource to counterbalance the many negative and conflicting messages that girls receive in today’s culture!





Kathleen Hastings is an RN and certified massage therapist who works at Penobscot Bay Medical Center. She lives in Hope with her husband, two children, dog and cat.

Dear Kat: I have tried some unusual cold remedies this winter. I have used herbal supplements, homeopathic remedies and other preventative treatments. These remedies seem to work. They often prevent my cold from getting worse than I would expect. Is there any evidence to their benefits? Is it safe to use them?

Signed, Going Natural

Dear Going Natural: Your instinct to treat the cold preventatively is a beneficial way to look at health, and more people are adopting this approach. If we all work harder to maintain our health and if we make healthy lifestyle choices regularly, our bodies will need less medical interventions, procedures and medicines. This prevents us from being sick and missing school and work, which can cost time and money. Therefore, the idea of preventing illness and maintaining health is a much more balanced approach to life.

There are several different options for treatments and services in the preventative health world, also commonly referred to as alternative medicine. Using herbal supplements and homeopathic remedies include just a few. Some other commonly used alternative treatments include, acupuncture, massage, chiropractic work. Some practitioners even consider prayer a complementary form of

medicine. It is important to remember that preventative health involves not only being aware of when you may need to seek an alternate path, but also being aware of when you should consult your doctor. Perhaps just by scheduling your annual physical. Also, don't forget the preventative benefits of the basics, like good nutrition, being well hydrated, getting enough sleep and regular exercise.

A 2006 study done by AARP (the American Association of Retired People) and NCCAM (the National Center for Complementary and Alternative Medicine) found that 63% of the respondents age 50 and older are using one or more CAM (Complementary and Alternative Medicine) therapy. A study done in 2007, found in a Pediatric and Adolescent Medical journal found that 30% of American children under the age of 18 take some form of dietary supplements, mostly multivitamins/multiminerals. Another study done on children, found that while 12% of children were using some sort of CAM therapy, only a third of their parents told the doctor. Likewise, national studies showed that about 60% of adults using CAM therapies, say they've never discussed it with their doctors. This lack of communication is a concern.

To reap the maximum benefits, it is important to remember, it's not really one or the other. It is healthy to maintain the balance between traditional and complementary medicines. It's fine to try some herbal or homeopathic remedies, even better to bulk up on foods high in vitamin c and zinc, or flush your system out with lots of water. However, I would recommend that if the cold was not going away, or progressed with worsening symptoms, like a fever, cough, etc..., that you would know that this is the appropriate time to consult with the traditional medical world. Finally, remember it is always a priority to inform your primary doctor of any medications, supplements, herbal remedies, or other items you may take. We are all responsible for our own health, and using preventative treatments is just another good way to become an advocate and activist for your own health and happiness.

Source: National Women's Health Report, Published by the National Women's Health Resource Center, Red Bank, N.J. Volume 29, Number 4, 2007. Complementary and Alternative Medicine for Women. pp. 2-6.

Dear Kat: I am a junior in high school and I am really worried about a friend of mine. She has been my friend since we were in second grade and we have always been tomboys and played in sports and stuff, but now, she exercises all the time and she looks too skinny. She plays in three sports and is a cheerleader and she works out at the gym at school every day after practice! She doesn't starve herself, but she won't eat anything with fat in it and I told her she needs fat to stay alive, but she doesn't think so. Is it possible to exercise too much? Can exercising be like an eating disorder? What can I do to help her?

Signed, Concerned Friend

Dear Concerned Friend: First, I want to acknowledge how fortunate your friend is to have someone like you looking out for her. You are right to be concerned, there is a name for what your friend is doing and it is called "Activity Anorexia". According to W. David Pierce, PhD., at the University of Alberta, this disorder is a behavior pattern that can start with someone limiting what they eat, then exercising more, then further reducing what they eat, and it continues to escalate in a vicious cycle. It sounds like your friend fits this pattern of being over active since between her frequent team commitments she is working out at they gym daily. Another red flag is the fact that she will not eat any fat. Another form of dieting can be restricting certain foods from our diet. Fat is essential for our survival and your friend is wrong. We need fat to maintain our temperature, protect/cushion our bones, and some fats are essential to protect our hearts.

It is estimated that between 5% and 21% of girls receiving a diagnosis of anorexia nervosa, will die. Activity Anorexia is just another form of this disease, according to Dr.Pierce. Defining this problem, also involves looking at our cultural problems. Why do we make a connection between diet and exercise and what are our values of thinness and fitness? Often, women especially, will receive positive social reinforcement for dieting and exercising. We even have a reality show called "The Biggest Loser", demonstrating the extremes of obesity, diet and exercise. Without our culture supporting varying shapes and sizes for women/girls, it is very difficult to convince women and girls that they should accept their bodies as well. Until our society addresses this issue, problems like Activity Anorexia will continue to grow in our developing young women.

Continued on next page

Calendar!



Girl Scouts of Kennebec Council

Summer Camp is for Every Girl!

Featuring three unique sites, Girl Scouts of Kennebec Council's (GSKC) resident camps are sure to have something to please every girl. Our experienced camp directors, and their enthusiastic and capable staff, create a positive atmosphere and provide a diversity of activities that allow girls to experience new things in a safe, supportive environment.

Summer camp is about acquiring skills, building self-esteem, making friends and, most of all, having fun! So, check out GSKC's three camps - Scelkit, Kirkwold and Pondicherry - to find out which one best meets your daughter's interests.

Abnaki Girl Scout Council operates Camp Natarswi, which is located in Baxter State park on Millinocket Lake. With the Appalachian Trail and Mount Katahdin at your doorstep, Natarswi's programs offer a true north woods camping experience.

Ask Kat *continued from page six*

Some signs to be aware of that a friend or family member may be taking their exercise too far, would include exactly what this writer noticed. Warning signs include, sudden crash dieting, or changes in eating or exercise pattern, as well as a desire to be thin or see themselves as thin. Places to get help could start by talking with your friend and asking what she feels about the situation, as well as, talking to her parent's, especially if she refuses to get help. You may also need to consider talking to a school nurse or guidance counselor. These people could also be supportive in offering information and education related to this problem. I bet more girls than just your friend are struggling with this issue, and creating more awareness in the school community could be very beneficial.

Source: Website, www.HealthyPlace.com, an Eating Disorder Community.



Ready, Set, Go to Camp Patch Program

This patch program is intended to help girls in grades 2-12 learn about the joys of summer camp and become excited about the possibility of attending one of our overnight programs this summer. The information provided will guide both the adults and girls through the patch program with fun and exciting skill-building activities while showing the benefits of summer camp. It also offers girls a means of earning a patch while preparing them for what a week at camp will be like. The cost for this patch program is FREE! To order the patches please complete the evaluation form located on the last page of the booklet and send it to the address as listed.

To download the booklet visit:
<http://www.gskc.org/PDFFiles/ReadySetGo/ReadySetGo.pdf>

If you are interested in finding out about summer camp programming for girls in Maine, visit the link: <http://www.mainecamps.org/CampDirectory.htm>

This is the Maine Youth Camping Association website with a directory of about twenty five summer camps with programs for girls across the state.

community forum on underage drinking

On March 19th from 5:30-8:30 at Rockland District High School Auditorium, State Attorney Steve Rowe will be a guest speaker at a community forum on underage drinking. Along with State Attorney Rowe, local police and possibly the District Attorney will be specifically addressing the issue of adults who provide places for minors to consume alcohol. For more information, please contact Connie Putnam of Knox County Community Health Coalition at 594-5440 or c-putnam@verizon.net.



Girls Rock in Waterville!

Girls Rock the Movie has been stirring things up at film festivals across the country and Hardy

Girls, Healthy Women is thrilled that the movie is opening in Waterville on Friday April 4th, 2008 at Waterville's own Railroad Square Cinema. Join Hardy Girls and Shadow Distribution at the movies for the Waterville opening of this incredible film about a girls' rock 'n' roll camp. For more information, visit <http://www.hardygirlshealthywomen.org>

Save the Date for GU08

This year marks the tenth anniversary of Hardy Girls, Healthy Women annual Girls Unlimited Conference, a conference for all girls in 5th-8th grade. This year's conference is called *Media Makeover: Changing the Face of Art* and will engage girls in creating media that reflects the lives of real girls. Workshops will include sculpture, step dance, poetry, photography, and other cool art and performing art sessions. Save the date for a day-long conference for all girls in 5th-8th grade: **April 5th, 2008** For more information, visit <http://www.hardygirlshealthywomen.org>



The Chewonki Foundation

is pleased to announce the opening of Camp Chewonki for Girls on Fourth Debsconeag Lake in the heart of Maine's North Woods. The camp will proudly open its doors in Summer 2008, offering a suite of wilderness programs for girls ages 11-17. An introductory program will be held on Chewonki Neck in Wiscasset for girls ages 8-11. Chewonki offers special scholarships to girls from Maine. Visit their website, www.chewonki.org, for more information on the camp offerings and the scholarships available.

GirlFormation

P.O. Box 1302 • Ogunquit, ME 03907

PRSR STD
US POSTAGE
PAID
HALLOWELL, ME
PERMIT #238

“A woman must have money and a room of her own.”

— Virginia Woolf

In this issue of GirlFormation, we focus on some ways to support girls' financial freedom and responsibilities. Some girls may not give much thought to money—except how to spend it. This can lead to many problems down the road. Taking care of financial responsibilities is a part of taking care of oneself. As actress Jodie Foster has said, “You have to be financially responsible, or your independence gets taken away.” Being smart about money isn't necessarily about being rich; it's about having security. Money gives you the freedom to make choices. Author Barbara Stanny makes five recommendations for becoming financially independent: *Earn more, Spend less, Save sufficiently, Invest wisely, Give generously.*

As you read through this March edition, you will find tips for girls starting on their path to financial responsibility. On the front page, Rosie Wentworth, Certified Credit Counselor, gives tips for how girls can start building good financial habits before turning eighteen when their financial habits become a permanent record through credit background checks. On page 2, you can read about the money notebook which is a great way for girls to track their earnings and expenditures. On page 4, there is an article about how to get financial assistance for college in the form of scholarship money. Throughout this edition, you will also find the regular GirlFormation columns like “Ask Kat” and “Calendar of Events” for events going on for girls in the state of Maine during March, April and May.

Enjoy!



Pictured above: Positive and negative media collages created at GirlFormation's Body Image Workshops. See more of these images on page five.