



Jovia Financial Credit Union Partner Patch Program

Jovia Financial Credit Union is a not-for-profit financial institution with the goal of empowering people to lead better lives. Jovia strives to be more than just a place to put your money; it's a place to learn how to manage money better. Jovia's mission for 2024 is to help youth develop healthy money habits by providing education on various topics related to financial literacy.

This Partner Patch Program aims to prepare Girl Scouts with basic financial literacy that is essential in everyday life; introducing them to topics that will enable them to start their journey to financial independence on the right foot.

To earn this patch:

- Daisies/Brownies/Juniors must attend at least 1 of the following sessions:
 - **Session 3** – Budgeting Basics.
 - **Session 4** – Exploring Money Beliefs.
- Cadettes/Seniors/Ambassadors must attend at least 3 of the following sessions:
 - **Session 1** – Understanding Credit Scores.
 - **Session 2** – Using Payment Cards.
 - **Session 3** – Budgeting Basics.
 - **Session 4** – Exploring Money Beliefs.
 - **Session 5** – Protecting Yourself Online.

SESSION 1 - UNDERSTANDING CREDIT SCORES: Girl Scouts will learn what a credit score is and how it is calculated.

- **DATE:** March 18, 2024
- **TIME:** 5:00 PM – 6:00 PM
- **LOCATION:** Juliette Low Friendship Center (760 Lakeview Ave, Bayport, NY 11705)
- **HOW TO REGISTER:** Register on [Event Calendar](#)/gsEvents.
- **GIRL SCOUT LEVEL:** Cadettes, Seniors, and Ambassadors.

SESSION 2 – USING PAYMENT CARDS: Girl Scouts will learn the difference between a debit card and a credit card, how both cards work, and how to obtain both cards.

- **DATE:** April 24, 2024
- **TIME:** 5:00 PM – 6:00 PM
- **LOCATION:** Juliette Low Friendship Center (760 Lakeview Ave, Bayport, NY 11705)
- **HOW TO REGISTER:** Register on [Event Calendar](#)/gsEvents.
- **GIRL SCOUT LEVEL:** Cadettes, Seniors, and Ambassadors.

SESSION 3 – BUDGETING BASICS: Girl Scouts will learn what a budget is and how to create one.

- **DATE:** May 1, 2024
- **TIME:** 5:00 PM – 6:00 PM
- **LOCATION:** Juliette Low Friendship Center (760 Lakeview Ave, Bayport, NY 11705)
- **HOW TO REGISTER:** Register on [Event Calendar](#)/gsEvents.
- **GIRL SCOUT LEVEL:** Daisies, Brownies, Juniors, Cadettes, Seniors, and Ambassadors.

SESSION 4 – EXPLORING MONEY BELIEFS: Girl Scouts will learn about “money personas” and the impact of monetary habits.

- **DATE:** May 15, 2024
- **TIME:** 5:00 PM – 6:00 PM
- **LOCATION:** Juliette Low Friendship Center (760 Lakeview Ave, Bayport, NY 11705)
- **HOW TO REGISTER:** Register on [Event Calendar](#)/gsEvents.
- **GIRL SCOUT LEVEL:** Daisies, Brownies, Juniors, Cadettes, Seniors, and Ambassadors.

SESSION 5 – PROTECTING YOURSELF ONLINE: Girl Scouts will learn about identity theft and how to protect their information online.

- **DATE:** May 29, 2024
- **TIME:** 5:00 PM – 6:00 PM
- **LOCATION:** Juliette Low Friendship Center (760 Lakeview Ave, Bayport, NY 11705)
- **HOW TO REGISTER:** Register on [Event Calendar](#)/gsEvents.
- **GIRL SCOUT LEVEL:** Cadettes, Seniors, and Ambassadors.