



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 1** – Budgeting Basics.
 - **Session 2** – Exploring Money Beliefs.
- Cadettes/Seniors/Ambassadors must attend:
 - **Session 1 & Session 2** – Budgeting Basics & Exploring Money Beliefs.
 - AND/OR**
 - **Session 3** – Beyond the Bank for Teens.

SESSION 1 – 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 2 – 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 3 – BEYOND THE BANK FOR TEENS: Girl Scouts will learn how to protect their information online, the difference between a debit card and a credit card, how both cards work, how to obtain both cards, what a credit score is, and how a credit score is calculated.

- **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.