

Dolla' Divas Delve into Real Life

Girls learn financial literacy at the 'Reality Store.'

Gale Curcio
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Take a family situation where the woman is 28, married, with a 2-year-old daughter. She is a wildlife biologist, has a master's degree and a monthly income of \$3,879. Her monthly take home pay is \$3,045. How much can she pay for rent, food and other purchases?

This is exactly what the girls who participated in last week's Dolla' Divas had to figure out. Leia Francisco, director of Strategic Initiatives for Capitol Financial Partners, said that there were seven different scenarios distributed to the girls. Some scenarios depicted women who were single mothers and made much less money. The girls had to set up a checking account and start deducting their purchases. When the girls started shopping at the Reality Store, they quickly realized that money doesn't go as far as they thought.

This program, designed to promote financial literacy for girls, was the brainchild of Leia Francisco and members of the Capitol Financial Women's Advisory Board.

It was held at the South County Government Center and attended by over 100 girls ages 13-17

"It's important to start when the girls are young," Francisco said. "It makes a difference if girls can start saving and planning for their financial future."

Francisco then started citing statistics — women usually make less; they live longer; and they take off a significant part of their working life for childrearing, losing as much as \$600,000 in income.

The women on the advisory board realized that since they were gearing their program to teenage girls, they needed advice from that same group. And so they set up the Girl's Advisory Board. Stepping in to help was Caitlin Connolly, daughter of Gerry Connolly, chair, Fairfax County Board of Supervisors, and Kate Norman, daughter of Robert

Norman, president & CEO, Capitol Financial Partners.

Norman's company was one of the major sponsors of the program, and he said, "This is an incredible turnout — there are girls here from all walks of life. Our hope is that better-educated consumers will be better consumers."

Kate Norman, who will attend Mount St. Mary's in the fall, said, "My dad introduced the idea [of Girl's Advisory Board] and I pursued it. We want to influence girls to save and show them the importance of saving."

Lashonda Day also served on the Girl's Advisory Board, and said, "My mom said that I should join this group; she has always encouraged me to have a great life. This program will teach girls to respect their mind and body and save money."

Francisco said that the girls made a big difference; instead of putting out an unexciting flyer, they distributed a very vibrant flyer — pink. The girls were also instrumental in getting the word out to other girls.

DOZENS OF VOLUNTEERS of all ages turned out for the event. Julie Ellis, director, Hollin Hall Senior Center, was there, as were several volunteers from the center. One volunteer said, "I wish we had something like this when we were growing up." She was amazed at the amount of information that was being disseminated.

The girls were amazed and learned a few lessons about life — which was the whole point of the program presented by Fairfax County Community & Recreation Services and Women's Advisory Board to Capitol Financial Partners.

Girls came from all over the county, including half a dozen from the Sacramento neighborhood who came with Jacque Eaves, director, Sacramento Neighborhood Center.

Not only were the girls learning, but they were having fun as well. Before they entered the Reality Store, they were served a lunch of sandwiches,

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salads and desserts from Boston Market and Maggiano's Little Italy Restaurant; they also had a chance to win prizes.

Francisco credits the Fairfax County Community & Recreation Services for getting this program off the ground.

"They did the fund-raising for us and we did the logistics," said Tanis Skislak, representing Fairfax County.

ONCE IN THE REALITY STORE, girls had to visit the various stations that were manned by volunteers. Ethel Norris, Betty McCreedy and Barbara Bluestone manned the groceries section at the Reality Store; based on the girls' income sheets, they explained how much they could spend on groceries. Gerry Grant, Michael Artson and Blake O'Farrow were there to answer financial questions.

"Give us a problem and we will solve it," Grant said.

Stations were also set up for banking, housing, utilities, furniture, child care, transportation, insurance, life's unexpected events, medical/dental/optical, clothing, charitable contribution, and entertainment and travel. When the girls' forms were completed, they turned them in and were eligible for one of the many prizes distributed at the end of the day.

tickets, gift cards to various stores and other items. All the girls went home with "Diva bags," which contained money key rings and other items relating to money.

"I hope that the concept of this will be used in other places," Francisco said.

Sandra Baxter, who co-chaired the event with Annette Summers, said, "I hope there's enough demand for this that the county will want to do it 5 or 6 times a year at the various teen centers."

"I think it's a really good reality check. If nothing else, the girls will learn to balance their checkbooks," Eaves said. "It's a good eye-opener that the money you make goes fast."

At the end of the event Porcia Elliott, one of the girls from the Sacramento neighborhood, said, "This was a wonderful experience, I learned how to manage and budget my money and what it will be like in the real world when I have to get a job and pay bills."

They gave out five \$100 savings bonds, movie