

Involving children in vacation planning

Family vacations produce memories for a lifetime, but they can also teach children great money lessons they'll need as adults.

Involving children in planning family vacations not only helps them appreciate the overall benefits of travel, but offers an opportunity for even the youngest to learn lessons about budgeting, saving and essential money management they will encounter every day.

If you have trouble tearing your children away from their smartphones, you might be in luck. The technology they use can be very effective in budgeting, pricing and planning travel. Surfing travel destinations can teach children a great deal about what travel really costs.

The first step in planning the family vacation should be creating a budget for the trip. Set a realistic dollar limit for the trip and be prepared to discuss why that limit exists. For example, if there is a home renovation project scheduled that particular year, explain how that affects the overall family budget and the resources for the trip. It's an important lesson in balancing fun and family priorities.

After these limits are discussed, work with children to create a detailed budget for accommodations, transportation, food, special event tickets and souvenirs, particularly souvenirs they might buy for themselves. For tips, check out (<http://practicalmoneyskills.com/travel>) for saving on and this online calculator (<http://practicalmoneyskills.com/travelcalculator>) to help plan.

Once the budget is set, point children in the direction of certain travel websites to start and let them bring back as much information as they can on potential locations and costs. Putting youth



JASON ALDERMAN
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in charge of travel planning gives them an opportunity to learn about trade-offs. For example, a cross-country trip that involves substantial transportation costs might contain a valuable lesson in finding affordable accommodations. Depending on the age of the children doing the research and how much advance time is available to plan the trip, they can also learn how traveling in season and out of season might help the budget. Many peak summer destinations become significantly more affordable if a family chooses to travel over the winter holidays.

Above all, trip planning can teach an important lesson in spending and savings. If children want to buy souvenirs or treats on the trip, that's an opportunity to have them set aside part of their allowance or chore money to pay for their special purchases on the trip. To get them started, help them save for their goal using this online calculator (<http://practicalmoneyskills.com/savingforagoal>).

Finally, once everyone is home, parents and children might find it useful to discuss how the vacation went overall and what improvements can be applied next time. Encourage children to start researching next year's destinations immediately so the money and activity conversation can begin even earlier.

Bottom line: Involving your children in family vacation planning allows them to see the world and to practice good budgeting, saving and spending habits.

— Jason Alderman
directs Visa's financial education programs. To follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney

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PHOTO COURTESY OF MICHELLE KANE

Girls Scouts from Hermiston Troop 51444 learn business skills through annual cookie sales. From left, Claire Wilson, Laura Zepeda, Kellie Zepeda, Andrea Gispert Tello and Sofia Gispert Tello pose beside a display in Hermiston. Girl Scouts will be selling cookies at booths in front of local businesses Friday through Sunday.

Girl Scouts learn business skills

Annual cookie sales promote goal setting, money management and ethics

BY SEAN HART
HERMISTON HERALD

Girl Scouts raise funds for community service projects during their annual cookie sales, but the project also teaches them valuable business skills.

Hermiston resident Stacia Miller, the Girl Scouts Service Unit 22 product manager who coordinates the cookie sales in Umatilla, Morrow, Gilliam and Wheeler counties, said the project teaches girls how to create businesses for themselves.

"We tell the girls that this is their business," she said. "We encourage them to treat this as a business. They have customers. They have this money that comes in, and we encourage them to take the money they take in and give it back to community service. I think the way the cookie program is set up is really excellent, and I really encourage my teachers to teach that to the

Find Girl Scout Cookies

Local Girl Scouts will be selling cookies at booths outside local businesses, including Wal-Mart, Space Age, Banner Bank and Safeway, Friday through Sunday. For times and locations, visit cookielocator.littlebrownie.com.

girls."

Miller said she helped with Girl Scouts since her ninth-grader was in kindergarten, and this is her fifth year coordinating the cookie sales. She said she has two daughters in Girl Scouts and has seen the positive benefits from the cookie sales firsthand.

"My seventh-grader is much more personable talking to people," she said. "She's really grown in her people skills. In general, she's just blossomed through the interactions that she's done with her cookie program. I've seen it kind of come out in other areas."

Miller said the cookie sales focus on teaching five things, mentioned on every box: setting goals, decision making, money management, people skills and business ethics.

She said the girls are required to set goals for their sales and make decisions about the best way to present and sell the product. She

said they must also manage the revenue they earn.

"They can decide community service projects, what they're going to do with their money and, of course, the younger girls learn how to give change," she said.

The girls also learn to communicate with customers, she said, and learn to operate ethically, such as not selling in Washington, where the cookie sales begin at a later date.

"The girls build a business with their Girl Scout cookies," she said. "I think, with the right leader and the right focus for the girls, it's an excellent business."

Sales were so great this year, the organization ran out of cookies in Oregon after selling 2 million boxes in 10 days, and Service Unit 22 almost doubled its sales from last year. Miller said she is expecting a shipment today to prepare for this weekend's booth sales in front of local businesses, and because of the

shortage, the girls will be allowed to sell beyond the scheduled cut-off date Sunday. She said they were given permission to sell for up to two more weeks to reach their goals, but the last scheduled booth sales are this weekend. Miller said people can use an online Cookie Locator to find the nearest booth at cookielocator.littlebrownie.com.

For more information about Girl Scouts, visit girlscoutsw.org.

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— Stacia Miller
Hermiston resident

BUSINESS BITES

Farm Worker and Ag Employer Expo today

People are invited to the second annual Farm Worker and Ag Employer Expo from 6 p.m. to 8 p.m. today at the Hermiston Conference Center, 415 S. Highway 395, Hermiston, Oregon.

Guest speakers include Fernando Gutierrez, state monitor advocate for the Oregon Employment Department; Liz Marvin, Project College Bound coordinator with the Hermiston School District,

who will provide information on FAFSA; Manny Medrano with Oregon Human Development Corp.; Elvira Salamanca with CAPECO, who will share training and education opportunities available; and a farm worker attorney. People will also hear about other training and employment programs to help build the workforce and learn more about the Latino Business Network. Fiesta Foods will be serving dinner at the beginning of the event.

For more information, call the

Hermiston Chamber of Commerce at 541-567-6151 or, for Spanish-speakers, Eddie De La Cruz, 541-701-4696.

Grand opening today

Shipping services of Hermiston and the Hermiston Chamber of Commerce are hosting a grand opening and ribbon-cutting ceremony beginning at noon today at the business, 1000 S. Highway 395, Hermiston.

Hermiston High School receives \$3,000 from grant

Programs at 14 schools in Oregon, including Hermiston High School, received welcome help as Wells Fargo, Wesley Matthews and the Portland Trail Blazers presented a total of \$75,000 in grants through their Take It to the Court for Education program.

The grants ceremony took

place March 2 at the Moda Center. The grants presented by Trail Blazer player Wesley Matthews and Wells Fargo Regional President Tracy Curtis included \$3,000 to Hermiston High School. The money will pay to send a counselor to a training program, according to a press release.

The grants ranged from \$1,000 to \$10,000, based on need.

The Trail Blazers, Matthews and Wells Fargo announced the program last October. Their intent was to provide funds to teachers and schools to support academic, art and athletic, or community programs in schools across the

region, according to the press release.

At the March 2 ceremony, Curtis told the group their schools were selected from 320 applications returned.

"Wells Fargo and the Trail Blazers have individually presented grants to schools in the

past," Curtis said. "Take it to the Court for Education is a natural extension of our collaboration and a desire by both our organizations to do everything we can for education. We believe that quality education is the most important investment we can make for our future generations."