NEWS RELEASE

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CONTACT:

Hamilton Strategies, <u>Media@HamiltonStrategies.com</u>, Beth Harrison, 610.584.1096 ext. 105, or Deborah Hamilton, ext. 102

AHG's 'Money Management' Badge teaches girls how to utilize finances biblically

'An AHG girl does not just use her money to benefit herself, but also the community around her in a way that honors God and blesses others'

CINCINNATI, Ohio — Most of America watched in shock as Silicon Valley Bank and Signature Bank — regional financial giants — collapsed in early March 2023. This disaster is the second-biggest banking failure in American history. In an effort to clean up the financial mess, <u>First Citizens Bank purchased Silicon Valley Bank</u>, to the relief of investors, and the entire banking collapse is <u>facing governmental scrutiny</u>.

One of the world's largest Christian scout-type organizations, *American Heritage Girls (AHG*, www.americanheritagegirls.org) has helped raise well-rounded, godly girls of character for nearly three decades. In order to prepare girls for the potentially tricky realities of finances, *AHG* offers the "Money Management" Badge for Pioneer and Patriot level girls. The badge walks girls through the importance of good stewardship, how to balance a budget, and the dangers of debt.

"Did you know that there are more than 2,000 Bible verses about money? Money management is a skill that starts with a plan that develops into intelligent choices and becomes a lifelong habit," said AHG Founder and Executive Director Patti Garibay. "A good money manager is hard-working and resourceful, respectful of everyone's resources, and responsibly cares for the property entrusted to her. This what we strive to instill in every American Heritage Girl."

In order to achieve the badge — which is a requirement for girls looking to earn their <u>Stars & Stripes Award</u>, the highest honor at *AHG* — girls must accomplish tasks such as creating a zero-based budget for their family, learn the differences between various methods of managing money (savings and checking accounts, mutual funds, credit cards, bonds, etc.), and learn the basics of the stock market.

"These types of challenges allow the girls the chance to really understand how finances work in the 'real world' and prepare them to handle their funds with knowledge and confidence," said Garibay. "In addition to the practical lessons, girls looking to earn this badge also learn what the Bible says about money and materialism and how God's Word applies to their own finances. An AHG girl does not just use her money to benefit herself, but also the community around her in a way that honors God and blesses others."

American Heritage Girls was founded in 1995 when Founder and Executive Director Patti Garibay became concerned with the direction the Girl Scouts of America was headed. Garibay, along with a group of concerned parents, wanted a faith-based, scout-type character development program for their daughters, and American Heritage Girls was born. Today, there are Troops in all 50 states and girls being served in 15 countries around the globe. Thousands of volunteer members across the country are helping girls grow in their faith, cultivate a heart for service, enjoy the great outdoors, and have more fun than they can imagine.

At *AHG*, girls ages five to 18 meet together as <u>a single Troop</u> at the same time and then break out into Units by Levels. This gives *AHG* girls the important social experience of interacting with friends and godly mentors of various ages; members also learn leadership skills within a group setting. *AHG* Troops are located in <u>local communities</u> across the nation. To hear more about the purpose, mission, and vision of *AHG* from *Founder and Executive Director Patti Garibay*, <u>click here.</u>

AHG's "Raising Godly Girls" radio feature and Raising Godly Girls blog shares guidance and biblically based advice on many key topics affecting girls today — from bullying and identity to anxiety and body image issues. It gives parents, educators, and faith community leaders a set of tools, resources, and Scripture-based advice to assist in raising girls after God's own heart. The "Raising Godly Girls Minute" with Patti Garibay airs on 1000+ Christian radio stations across the country.

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To schedule interviews with spokespersons from *American Heritage Girls*, contact Media@HamiltonStrategies.com, Beth Harrison, 610.584.1096 ext. 105, or Deborah Hamilton, ext. 102.

To inquire about airing the <u>"Raising Godly Girls Minute"</u> with Patti Garibay, contact Michael Hamilton, 610.584.1096, ext. 101.