

GIRL GUIDES OF CANADA—GUIDES DU CANADA

# GIRLS COUNT

## Pathfinders Program





# Pathfinders Challenge

Your Pathfinders should leave this Challenge with a stronger understanding of money and how its daily use affects their lives. The Girls Count Pathfinders Challenge will help your girls develop currency awareness, learn about the purchasing power of money, and how to manage their money to plan for their future. Unless otherwise specified, girls should complete all the activities in each theme to earn their Girls Count crest. For this Challenge, starter and closing activities have been included, which you can integrate into your normal opening and closing. Additional reference materials are available in the appendix as well as in the Guider Backgrounder. Some activities might require you to collect additional materials. For girls seeking additional information, you can refer them to the Girls Count Financial Literacy Resource for Guides, Pathfinders, and Rangers.

Throughout the Challenge, suggested questions and conversation starters are included to prompt discussion. These conversations will be important indicators to help you assess the current financial literacy of your unit. Pathfinders will have a varying degree of exposure to money and finance, so adapt the activities as needed to meet the financial literacy levels of your unit. This Challenge can be completed in one or two meetings depending on the timing and depth of the discussion. It is important to debrief whenever possible to ensure the girls have an improved understanding and have a chance to reflect on their experiences.



Don't forget to share what you are doing in the Girls Count Challenge by telling us about your participation in the program and sharing photos with us on social media using **#GGCGIRLSCOUNT** and the following tags:



Girl Guides of Canada



@girlguidesofcan



@girlguidesofcanada

## Privacy Protection

In the safety of the unit, girls may feel very comfortable and keen to share their financial experiences. They may not have a good grasp of what should be kept private. When opening the meeting be sure to emphasize that girls should not:

- Disclose any personal financial information, or family information. For example, they should not share how much they receive for allowance, money they receive as gifts, their family's financial status, money they themselves or their parents earn from jobs, money they have invested, etc.
- Share their banking information, especially PINs to their credit or debit cards, with anyone.

Every activity is designed with hypothetical amounts and costs so the girls will not need to use their own financial situation in any case. This includes girls who will be attending post-secondary education, so that they do not need to disclose any of their student loan or scholarship amounts to complete any activities.



≡ **BEGIN** the Challenge with this Starter Activity ≡

## Starter Activity: WAGGGS World Regions

### Materials:

- WAGGGS World Regions Currencies cards (page 11)

Before the girls arrive, hang up the WAGGGS World Regions Currencies cards around the room. Give them some time to look at the examples of different currencies.

You can ask the girls:

- What did you notice about the images of the different currencies?
- Which were familiar? Which were unfamiliar?
- Which currency did you find most similar Canadian currency? Which were the most different?





≡ **CONTINUE** your meeting with activities below. ≡

## Theme 1 — Currency Awareness

In order for girls to become financially savvy, it is important that they have a firm foundation in the basics of currency. The experiences of Pathfinders will vary greatly; some girls may have used a debit card or credit card or seen their parents' use online banking. Many of the girls may have made purchases with gift cards or cash. All the girls will have different experience with money so adapt the activity as needed. For instance, some girls may not have had the opportunity to travel and/or may not have seen or used foreign currency before.

### Objective:

- The girls will acquire knowledge of various world currencies.

### Outcomes:

- Girls can name some international currencies and their associated country.
- Girls will build on their knowledge of Canadian currency.

### Theme Activity: World Currency Trivia

#### Materials:

- World Currency Trivia Board (page 16)
- World Currency Trivia Questions and Answers (page 17)



Coin clipart © Southstreet Creative

Using the information gathered in the starter activity, the girls will be answering questions about the types of currency used around the world. For this Jeopardy-style game, divide the girls into a maximum of three teams. If you have a large unit, you may want to run two games with a Guider leading each group.

One group will choose a category from the game board — World Centres, The Guiding Movement, or Canadian Currency — and an available dollar amount. The Guider reads the question to the unit, and the group that chose that question has the first opportunity to answer. To keep the game moving, you may need to impose a time limit. If they guess the correct answer, they receive the points; if they answer incorrectly another group can try to answer and earn the points. Groups take turns choosing categories and answering until the game is complete.

Based on the length of your meeting, you may need to set a time limit or limit the number of questions.

**TIP:** Some images of foreign currency have been provided in the starter activity and you can always bring in actual currency if you have it available.

To debrief after the game, you can give the girls a minute with their groups to decide on one thing they didn't know before the game began and report back to the group with their thinking. If they need to move around at this point, you can have them sit/stand in response to some true/false questions from the game or the World Regions Currencies cards.

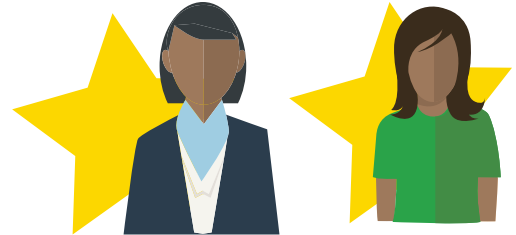


## Theme 2 — Purchasing Power

Girls will have had different experiences using money to make purchases. At this stage in their lives, girls may have some choice in how they use their money. They may have used money to pay for something at a store, used a debit card linked to their bank account, or used a gift card that was given to them. This activity will help girls better understand their spending behaviours.

### Objective:

- The girls will explore the factors that impact purchasing decisions and identify personal spending behaviours.



### Outcomes:

- Girls will be able to identify their own personal patterns of spending, saving, and borrowing.

### Theme Activity:

#### How Much Can I Borrow? How Much Can I Buy?

### Materials:

- Borrowing Scenarios (page 21)

Start this activity with a brief discussion about the earning and spending behaviours of girls.

Questions you can ask might include:

- How can you earn money?
- Do you plan how you will spend your money?
- What do you do when there is something you want, but you do not have enough money to buy it?

For the last point, prompt the girls to consider various options such as ways to earn extra money, borrowing money, who they would borrow from, and what that may mean (using savings, etc.).

Divide the girls into an even number of groups; the groups do not have to have the same number of girls in each. Give half of the groups the first scenario and the other half the second scenario and ask them to create a skit to illustrate their solution. As a group they will need to decide for each scenario whether they will borrow the money or come up with an alternate option, such as offering to do more work or finding another option. After each group has had time to prepare their skit, they will pair up with each other, so that groups with scenario one work with groups from scenario two. Each group presents their skit to the other group.



### SCENARIO ONE:

You babysit for your neighbour every week for a set amount of money which you receive on Mondays. Your friend is having a party on Friday and you do not have enough money to buy a new top before the party. What would you do?

### SCENARIO TWO:

Your neighbour pays you to walk his dog when he has to work late. You never know how often you will need to walk the dog each month. You need new running shoes and have \$75 saved. The ones that you want are \$100 and your mom suggests that you buy the ones that are on sale for \$65 instead. What would you do?

After the girls have had the chance to present their skits to each other, you can either have a couple of groups present their skits to the whole group or go straight to debrief depending on the length of your meeting.

Discussion questions may include:

- What are some differences between the two scenarios?
- What outcome did your group come up with? Was it a difficult decision to make?
- What would you do if you wanted something that you did not have the money to buy? When is it an acceptable time to borrow?





## Theme 3 — Money Management

Developing financial planning skills and learning how to map out how much one will spend or save is an important part of becoming financially literate. These basics lay the groundwork for the skills needed to be able to create realistic budgets later in life.

### Objective:

- Girls will acquire skills in money management as it relates to creating a budget based on a fixed amount.

### Outcomes:

- Girls will be able to create a budget in the context of a camping trip.



### Theme Activity: Budgeting for Camp

#### Materials:

- Budget Planning (page 22)
- Camp Budget Resources (page 24)
- Calculators (optional)



Coin clipart © Southstreet Creative

**TIP:** This is a fictional camp and the amounts are based on averages spent across Canada. The amounts may vary for camping in your area, including possible subsidies. The purpose of this activity is to give the girls exposure to budgeting. Remind them that if they have a negative balance (expenses are greater than revenue) they will need to go back and change some of their choices.

Explain to the girls that they are creating a sample budget for Camp Silver Pine, a fictional camp in their area. They will be making decisions related to facility rentals, transportation, food, craft supplies, equipment rentals, crests, and looking at mandatory needs in comparison to the nice to have elements.

Depending on the previous experiences of your unit with organization and money management, you can organize this activity in a variety of ways. A few options include:

- Break the girls into three groups and run the activity round-robin style. Each Guider works with the girls on a piece of the budget information (for example: 1. facility/transport, 2. equipment/crests/crafts, or 3. food/gear) and the girls move in their groups to each station. They make decisions together as a group with the support of the Guider.
- Assign each group of girls to one Guider to work with them to make decisions on the entire budget activity.



- Girls work individually with the budget and make decisions independently. If the girls need some movement, this can be conducted round-robin style by travelling to the information stations.

Explain to the girls how to use the Budget planning sheet and Camp budget resources. Have them start by calculating their revenue (the amount they will have available to spend). To calculate their revenue, have them:

- Multiply the number of girls present at the meeting by the camp fee (\$50 x number of girls).
- Multiply the number of Guiders needed based on Safe Guide ratio (one Guider for every seven girls) by the camp fee of \$50.
- For the miscellaneous amount in the Budget Planning multiply the total revenue they already calculated by 5% for unexpected expenses.

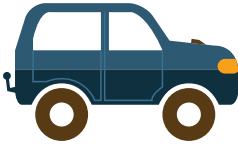

Once they have calculated their revenue, have them work through the budget step-by-step, making decisions for each aspect of camp including:

- Where will they go? (Facility rental)
- How will they get there? (Transportation)
- What will they eat? (Food)
- What will they do there? (Equipment, crafts)
- What other supplies will they need? (Gear, first aid supplies, crests)

They will make decisions about their planning while trying not to exceed their revenue. If they girls need to change something, you can give them time to re-evaluate at the end. There is a completed budget sample in the appendix for additional support.

After the girls have created their budgets, a few can share their budget plans. After, you can ask them:

- What did you find most surprising or unexpected when you were planning your expenses?
- What compromises did you have to make in order to meet your budget?
- Why is it important to create a budget for events such as camping trip?
- Why would you need a miscellaneous category for a camp budget? Do you think 5% is enough to budget?
- When might you need to create a budget in your life? What type of expenses might you need to plan for?

<b>TRANSPORTATION</b>	
The camp is located 90km or a 60 minute drive your unit meeting.	
	
<b>CARPOOL DRIVEN BY PARENTS:</b> \$20. in gas total and each car fits three people including the driver	<b>RENT A BUS:</b> \$250





≡ **CONCLUDE** the Challenge with the following activity. ≡

## Closing Activity: Bank Account “Treasure” Hunt

### Materials:

- Bank Account “Treasure” Hunt Puzzle (page 27)
- Bank Account “Treasure” Hunt - Answers (page 28)
- Salima’s Bank Statement (page 29)
- Salima’s Cheque (page 30)

Have the girls come together and review how to access the information and money in a bank account, including a debit card, a cheque or a bank statement. Break the girls into small groups and give them Salima’s Bank Statement and Cheque. Have the girls look at the documents on their own so that they can discuss what they notice about them. Once they have had a chance to look at the documents, give them the puzzle and challenge them to find the answers as quickly as possible to find the hidden word.

After they have solved the puzzle, you can wrap-up the Challenge by asking:

- What was one thing that you learned?
- What surprised you?
- What new information will you be able to use in your life?
- Will you change your borrowing or budgeting habits? If so, how?
- What are some expenses you may need to plan for in the future?
- How can saving money make planning for the future and budgeting easier?

*Girl Guides of Canada–Guides du Canada gratefully acknowledges the support of TD Bank Group in the development of Girls Count content and the delivery of the pilot program*





# Appendix

## Starter Activity: WAGGGS World Regions

WAGGGS World Regions Currencies Cards..... 11

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## Closing Activity: Bank Account Treasure Hunt

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Salima’s Bank Statement..... 29

Salima’s Cheque ..... 30

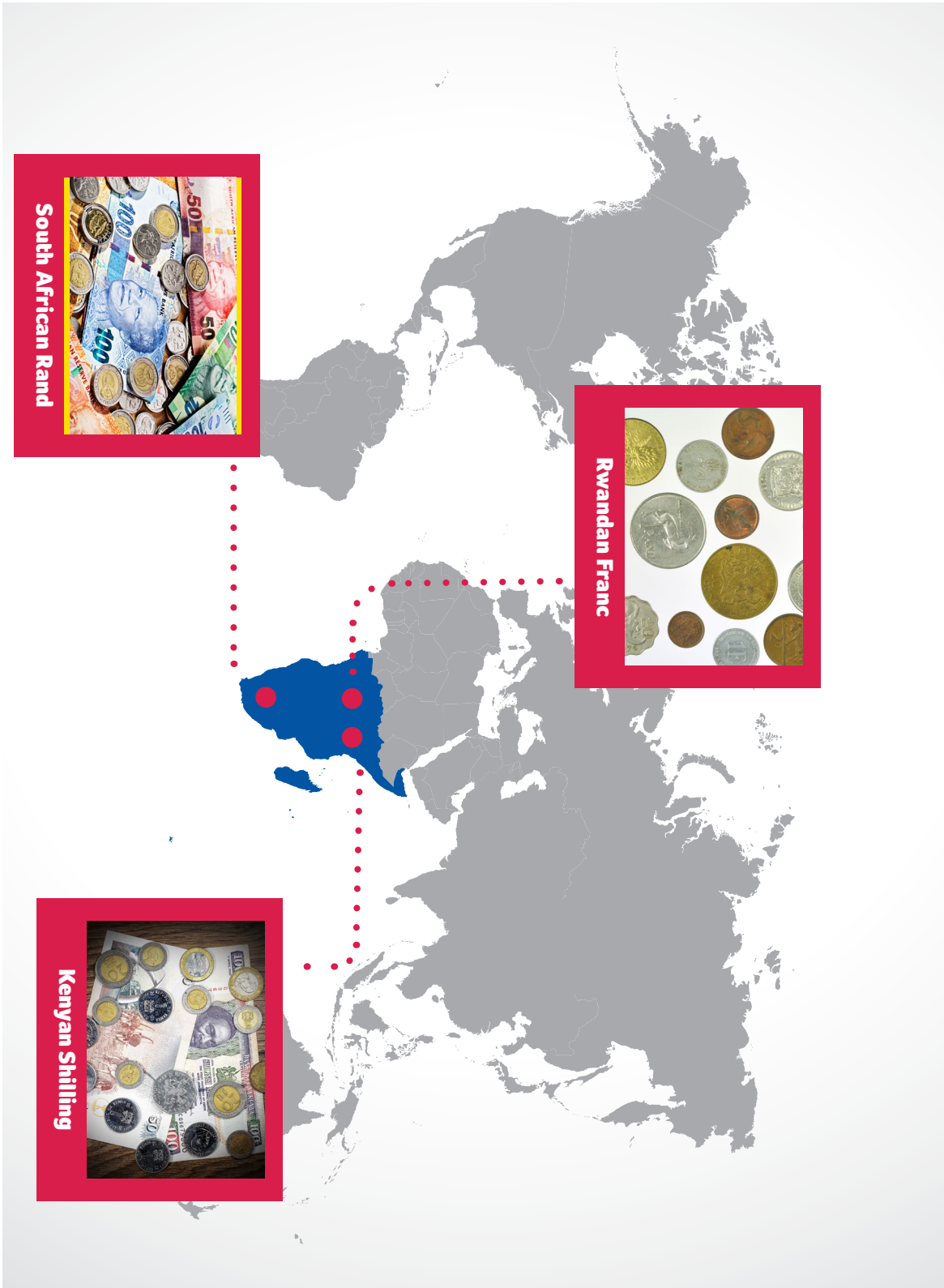


# WAGGGS World Regions Currency Cards - Western





# WAGGGS World Regions Currency Cards - Africa



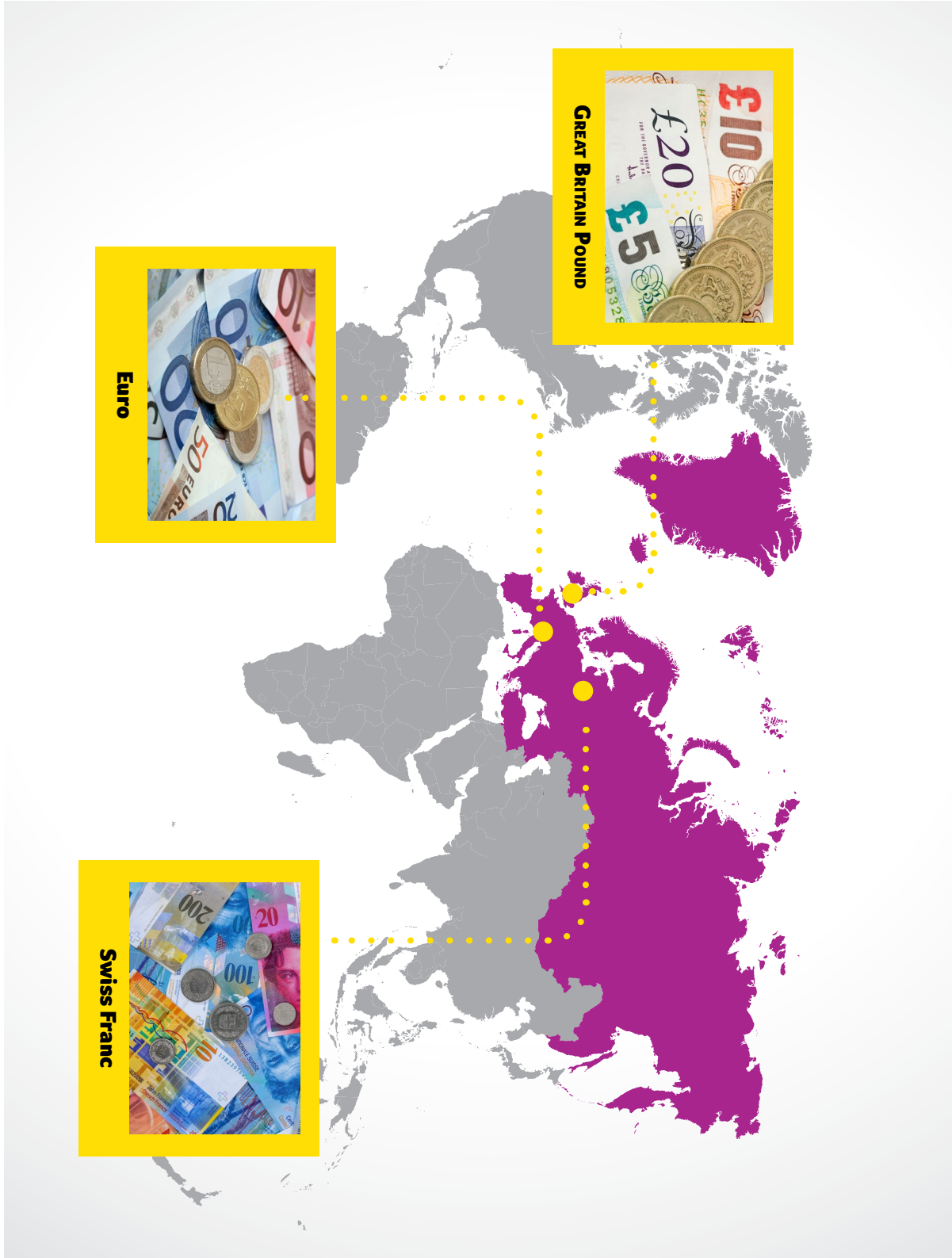


## WAGGGS World Regions Currency Cards - Arab





## WAGGGS World Regions Currency Cards - Europe





## WAGGGS World Regions Currency Cards - Asia Pacific





## Currency Trivia Board

<b>WORLD CENTRES</b>	<b>THE GUIDING MOVEMENT</b>	<b>CANADIAN CURRENCY</b>
<b>\$100</b>	<b>\$100</b>	<b>\$100</b>
<b>\$200</b>	<b>\$200</b>	<b>\$200</b>
<b>\$300</b>	<b>\$300</b>	<b>\$300</b>
<b>\$400</b>	<b>\$400</b>	<b>\$400</b>
<b>\$500</b>	<b>\$500</b>	<b>\$500</b>





## World Currency Trivia Questions & Answers

### WORLD CENTRES

**\$100:** The founder of Girls Guides, Lord Baden-Powell, and the World Chief Guide, Lady Baden-Powell were born in the country where the Pax Lodge World Centre is located. Which form of currency is used in this country?

**ANSWER:** The British pound, also called the Pound Sterling

**\$200:** Our Chalet in Adelboden, Switzerland was the first World Centre of the World Association of Girls Guides and Girl Scouts (WAGGGS). This centre is surrounded by beautiful mountains and is known for its hiking trails. If your unit went on an international trip to visit Our Chalet, what currency would you need to buy famous Swiss chocolates

**ANSWER:** The Swiss franc.

**\$300:** Inspired by seeing Bollywood movies, Emma bought a sari at the local market close to the Sangam World Centre. Emma wore this sari at the Taj Mahal. What currency would you use to pay to enter the Taj Mahal?

**ANSWER:** The Indian rupee

**\$400:** Imagine that one of your fondest memories of Pathfinders was when you travelled south with your unit. While staying at the World Centre, your unit ate tacos and fajita's regularly and practiced speaking Spanish while helping to build a local school. Where is this World Centre located and what currency do they use?

**ANSWER:** This World Centre is called Our Cabaña in Mexico. The currency is the Mexican peso.

**\$500:** Kusafiri is the only World Centre that does not have a permanent location. When this World Centre held events in Rwanda, what currency did visitors use?

**ANSWER:** The Rwandan franc



## World Currency Trivia Questions & Answers

### THE GUIDING MOVEMENT

**\$100:** Our Guiding sisters in the United States have a similar organization to Girl Guides of Canada called Girl Scouts USA (GSUSA). Like us, GSUSA girls also sell cookies. What currency would they use to sell their boxes of cookies?

**ANSWER:** The U.S. dollar

**\$200:** WAGGGS World Conferences happen every three years and are an important opportunity for setting policies and for developing new programs for the following three years. The 35th World Conference was held in Hong Kong in July 2014. What currency would you need to use if you attended the WAGGGS World Conference in Hong Kong?

**ANSWER:** The Hong Kong dollar

**\$300:** Imagine that you, your mother and grandmother were all Pathfinders, and love your memories of being in Guiding. Now as a family, you are travelling to Switzerland to Our Chalet for a family stay. From Our Chalet you will then go to Germany for a three-day hiking trip. Will you need a different currency in Germany? If so, what currency will you need to carry with you?

**ANSWER:** Yes, you would need the Euro

**\$400:** In March of 2016, a Girl Guide unit in Victoria, B.C., collected school supplies for Syrian refugees. If the refugees were buying supplies in Syria, what currency would they use?

**ANSWER:** The Syrian pound

**\$500:** The Twinning 2020 partner for Alberta, Yukon, and the Northwest Territories is Guyana. Guyanese Guiders were mailing swaps and needed to buy postage. What type of currency did they use to pay for the stamps?

**ANSWER:** The Guyanese dollar



## World Currency Trivia Questions & Answers

### CANADIAN CURRENCY

**\$100:** What are the names of the five Canadian coins in circulation? (They must name all five correctly)

**ANSWER:** 1.Nickel 2.Dime 3.Quarter 4.One Dollar/Loonie 5.Two Dollars/Toonie

**\$200:** True or False: A famous Canadian woman is found on the \$50 Canadian bill?

**ANSWER:** False

**\$300:** True or False: In Canada we have a \$5, \$10, \$20, \$50, \$100 dollar bills.

**ANSWER:** True

**\$400:** Identify one coin no longer used.

**POSSIBLE ANSWERS:** Penny, fifty cent coin

**\$500:** Identify three Canadian bills that are no longer in circulation or in print.

**POSSIBLE ANSWERS:** \$1, \$2, \$25, \$500, and \$1,000.



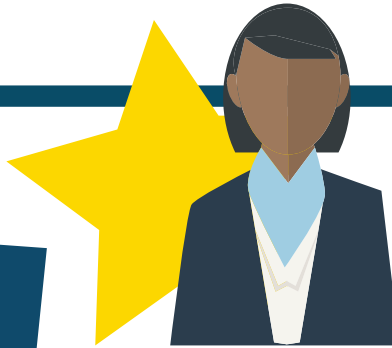
## Currency Trivia Score Sheet

<b>Question</b>	<b>Team 1</b>	<b>Team 2</b>	<b>Team 3</b>
<b>WORLD CENTRES</b>			
<b>\$100</b>			
<b>\$200</b>			
<b>\$300</b>			
<b>\$400</b>			
<b>THE GUIDING MOVEMENT</b>			
<b>\$100</b>			
<b>\$200</b>			
<b>\$300</b>			
<b>\$400</b>			
<b>CANADIAN CURRENCY</b>			
<b>\$100</b>			
<b>\$200</b>			
<b>\$300</b>			
<b>\$400</b>			
<b>GRAND TOTALS:</b>			



## Borrowing Scenarios

# LIGHTS CAMERA ACTION



### SCENARIO ONE:

You babysit for your neighbour every week for a set amount of money which you receive on Mondays. Your friend is having a party on Friday and you do not have enough money to buy a new top before the party. What would you do?

### SCENARIO TWO:

Your neighbour pays you to walk his dog when he has to work late. You never know how often you will need to walk the dog each month. You need new running shoes and have \$75 saved. The ones that you want are \$100 and your mom suggests that you buy the ones that are on sale for \$65 instead. What would you do?



## Budget Planning

Category	Item	Calculations	Amount
<b>REVENUE</b>			
Camp fee	_____ girls	\$50x_____ girls	
Guiders Needed (1 Guider for 7 girls)	_____ Guiders	\$50x_____ Guiders	
Total Revenue	_____ people	-----	
<b>EXPENSES</b>			
Camp facility rental (for the weekend)			
Transportation			
Food			
Craft supplies			
Equipment rentals			
First Aid Supplies and Gear			
Crests			
Miscellaneous (for unplanned expenses)	-----	Total Revenue x 5% (0.05)	
Total Expenses	-----	-----	
Total Revenue			
Balance	-----	-----	



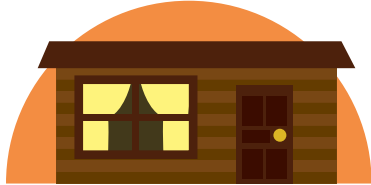


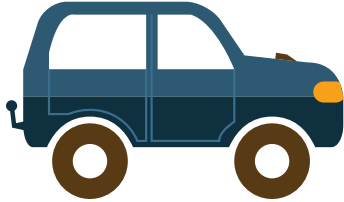

## Budget Planning: Guider Sample

Category	Item	Calculations	Amount
<b>REVENUE</b>			
Camp fee	15 girls	\$50x 15 girls	\$750
Guiders Needed (1 Guider for 7 girls)	3 Guiders	\$50x 3 Guiders	\$150
<b>Total Revenue</b>	18 people	-----	<b>\$900</b>
<b>EXPENSES</b>			
Camp facility rental (for the weekend)	Lakeview	\$60	\$60
Transportation	Carpool (gas)	\$20 x 6	\$120
Food	Option 2	\$25 x 18	\$450
Craft supplies	Bracelet	\$3 x 15	\$45
Equipment rentals	Ropes Course	\$25 for ropes course	\$25
First Aid Supplies and Gear	Restock both kit and supplies	\$3 x 18	\$54
Crests	Year Bar	\$1.15 x 15	\$17.25
Miscellaneous ( for unplanned expenses)	-----	Total Revenue x 5% (0.05)	\$45
<b>Total Expenses</b>	-----	-----	<b>\$816.25</b>
<b>Total Revenue</b>			<b>\$900.00</b>
<b>Balance</b>	-----	-----	<b>\$83.75</b>



## Camp Budget Resources

### Facility Prices of Camp Silver Pine and Transportation

FACILITY PRICES OF CAMP SILVER PINE		
 <p><b>SUMMER BUILDING:</b> \$345</p> <ul style="list-style-type: none"> <li>• 24 beds</li> <li>• Firepit</li> <li>• Flush toilets</li> <li>• Mess hall includes: Freezer, fridge, microwave, kitchen equipment, stove</li> <li>• Tables and chairs</li> <li>• Hot water</li> </ul>	 <p><b>HUNGRY HOLLOW SITE:</b> \$165</p> <ul style="list-style-type: none"> <li>• Sleeps up to 40 people</li> <li>• Bring your own tents</li> <li>• Fire pit</li> <li>• Flagpole</li> <li>• Mess hall includes: freezer, fridge, microwave, kitchen equipment, stove</li> <li>• Outdoor latrine</li> <li>• Picnic tables</li> <li>• Water</li> </ul>	 <p><b>LAKEVIEW SITE:</b> \$60</p> <ul style="list-style-type: none"> <li>• Sleeps up to 40 people</li> <li>• Bring your own tents</li> <li>• Firepit</li> <li>• Flagpole</li> <li>• Outdoor Latrine</li> <li>• Outdoor shelter</li> <li>• Water available seasonally only</li> </ul>
TRANSPORTATION		
The camp is located 90km or a 60 minute drive your unit meeting.		
 <p><b>CARPOOL DRIVEN BY PARENTS:</b> \$20. in gas total and each car fits three people including the driver</p>	 <p><b>RENT A BUS:</b> \$250</p>	





## Equipment Rentals, Crest Prices, and Crafts

EQUIPMENT			
 <p><b>ARCHERY:</b> \$25 per weekend</p>	 <p><b>LOW ROPES:</b> \$25 per weekend</p>	 <p><b>CANOEES &amp; EQUIPMENT:</b> \$15 per canoe per day (three people max. per canoe)</p>	 <p><b>BBQ &amp; PROPANE:</b> \$20 for the week- end</p>
 <p><b>CROSS-COUNTRY SKIS:</b> \$10 for the week- end for each pair</p>	 <p><b>SNOWSHOES:</b> \$10 for the week- end for each pair</p>	 <p><b>CAMPFIRE WOOD:</b> \$4 for one campfire</p>	
CREST PRICES			
 <p><b>CAMP SILVER PINE STAR (GLOW IN THE DARK):</b> \$2.60</p>	 <p><b>CAMP SILVER PINE MAIN CAMP CREST:</b> \$2.20</p>	 <p><b>CAMP SILVER PINE YEAR BAR:</b> \$1.15</p>	
CRAFTS			
 <p><b>CHALKBOARD MUG:</b> \$6. each</p>	 <p><b>BENT-WOOD BRACELETS:</b> \$3. each</p>	 <p><b>HOMEMADE LIPGLOSS:</b> \$4. each</p>	

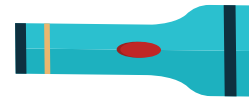


## First Aid Supplies, Gear, and Food

### FIRST AID SUPPLIES AND GEAR

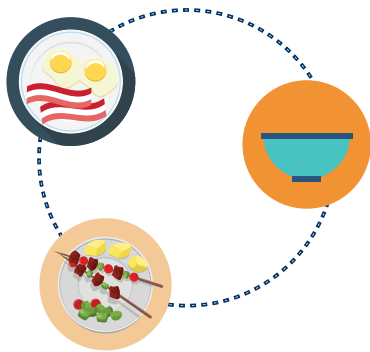


**RESTOCK FIRST AID KIT:** \$1 per person

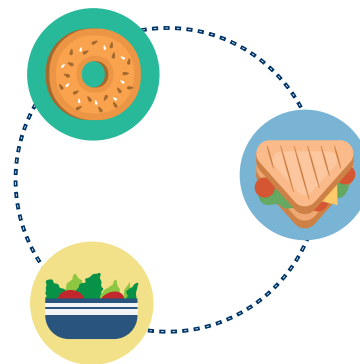


**SHARED GEAR:** \$2 per person

### FOOD



**CHOICE 1:** \$35 per person (sample meals could include):  
Breakfast: Eggs and bacon, fresh fruit and yogurt  
Lunch: Soup and fancy sandwiches and salad  
Dinner: Chicken with grilled veggies and skewers  
Snacks: Apples, granola bars, s'mores



**CHOICE 2:** \$25.00 per person (sample meals could include):  
Breakfast: Bagels with cream cheese or jam  
Lunch: Salad and simple sandwiches  
Dinner: Pasta and sauce  
Snacks: Apples or granola bars, s'mores



## Bank Account “Treasure” Hunt

\_\_\_ On Salima’s cheque, the number 7654321 represents her \_\_\_ (1st letter)

\_\_\_ Salima is paid \$205.00 via \_\_\_ from Tim Horton’s (5th letter)

\_\_\_ \_\_\_ are recorded at the end of the month (1st letter)

\_\_\_ \$227.00 represents \_\_\_ (3rd letter—hint, look at the top of the column)

\_\_\_ Membership fees are paid to \_\_\_ (6th letter)

\_\_\_ A \$4.00 debit purchase was made at \_\_\_ (9th letter)

\_\_\_ Salima’s balance was \$325.00 after she made an ATM \_\_\_ (last letter)



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\_\_\_ Membership fees are paid to \_\_\_ (6th letter)

\_\_\_ A \$4.00 debit purchase was made at \_\_\_ (9th letter)

\_\_\_ Salima’s balance was \$325.00 after she made an ATM \_\_\_ (last letter)





## Bank Account “Treasure” Hunt – Answers

### ANSWERS

- A On Salima’s cheque, the number 7654321 represents her account (1st letter)
- C Salima paid \$305.00 via direct deposit from Tim Horton’s (5th letter)
- C Closing totals are recorded at the end of the month (1st letter)
- O \$227.00 represents amount deducted (3rd letter—hint, look at the top of the column)
- U Membership fees are paid to Girl Guides of Canada (6th letter)
- N A \$4.00 debit purchase was made to Bargain Annie’s (9th letter)
- T Salima’s balance was \$325.00 after she made an ATM deposit (last letter)



# Salima's Bank Statement

## Everyday Banking

### Super Saver Bank

1234 Avenue Road  
Promise Valley, Ontario  
Phone 321-654-0369

**YOUR BRANCH:**  
PROMISE VALLEY, ONTARIO  
TRANSIT NUMBER: 2468

**For Questions about your statement call:**  
1-888-254-1122

**Telephone Banking:**  
1-888-254-0100  
[www.supersaverbank.com](http://www.supersaverbank.com)

**TO** Salima Guider  
101 Guider Lane  
Promise Valley, Ontario  
M1M 2J3

**YOUR EVERYDAY BANKING STATEMENT  
FOR THE PERIOD ENDING JANUARY 31, 2016**

ACCOUNT	OPENING BALANCE (\$)	TOTAL AMOUNT DEDUCTED (\$)	TOTAL AMOUNTS ADDED (\$)	CLOSING BALANCE (\$) ON JANUARY 31 <sup>ST</sup> , 2016
Chequing Account #1234-1234-567	225.00	227.00	320.00	318.00

DATE	DESCRIPTION	AMOUNT DEDUCTED FROM YOUR ACCOUNT (\$)	AMOUNTS ADDED TO YOUR ACCOUNT (\$)	BALANCE (\$)
<b>Jan 1</b>	<b>Opening balance</b>			<b>225.00</b>
Jan 1	Deposit ATM, 175 West Street		100.00	325.00
Jan 1	Plan Fee	11.00		314.00
Jan 3	Debit purchase BARGAIN ANNIE'S #817	4.00		310.00
Jan 8	Cheque No. 007	150.00		160.00
Jan 15	Direct Deposit TIM HORTONS PAY		205.00	365.00
Jan 17	Withdrawal ATM 200 East Street	30.00		335.00
Jan 18	PAYPAL PTE LTD	32.00		303.00
Jan 28	INTERAC e-transfer received		15.00	318.00
<b>Jan 31</b>	<b>Closing totals</b>	<b>227.00</b>	<b>320.00</b>	<b>318.00</b>



# Salima's Cheque

000123  
REF-01234

January 11 20 17

\$ 150.00/xx

Salima Guider  
123 Main Street  
London, Ontario N5V 1X6

PAY TO THE ORDER OF Girl Guides of Canada

one hundred and fifty 00 DOLLARS

Savings Bank  
Address of Bank

FOR membership fees

||"123||" | :12345"009 | : 1234" | 7654321 ||"

"123  "		:12345"009	:	1234"		7654321   "
Cheque Number		Transit (Branch Number)		Financial Institutions Number		Designation Number
						Account Number

