

February 10

MONTHLY THRIFT CHART OF THE CAMP FIRE GIRLS

To Save To Spend To Share	RECEIPTS					SAVINGS			EXPENDITURES												
	Balance on Hand	Brought Forward \$					Saving for Bank Account	Saving for Special Purpose	Total	Lunches	Things to Wear	Books School Supplies	Dues Camp Fire Equipment	Carfare	Gifts for Churches Charities Presents	Movies Concerts Theatres Etc.	Camp Hikes	Candy Sodas Etc.	Miscellaneous	Totals	
<p>This threefold use of money if properly understood and applied by a Camp Fire Girl to her every day life will bring her happiness.</p> <p>Girls who want to grow to be happy and successful women can help themselves by learning how to use money. Most girls of Camp Fire age have some money given to them every week by their parents, or money earned by doing some work. Some girls call this "spending money" and think only of spending it as soon as possible. Wiser ones adopt the plan that a part of all they receive should be saved and the remainder thoughtfully spent. How well you get on depends on how good your plan is and how closely you stick to it. It is generally agreed that the best rules applying to a successful plan are: Always take your savings out of your incoming money as a first obligation; spend the balance of your earnings carefully; do not draw out your savings for current expenses, and do not buy things that you cannot afford.</p> <p>The above plan represents the budget idea which we have followed out in making our thrift charts.</p> <p>This is an honest record of my Account:</p>	1	29			29					29										29	
	2	29			29										104	25					33
	3	29			29														54		54
	4	29			29																29
	5	28			28													54	54		104
	6	28			28										54						54
	7	28			28		15		15											504	504
	8	26			26						35										35
	9	26			26										10	25					35
	10	26			26																7
	11	26			26													7			7
	12	26			26										5						54
	13	26			26																54
	14	26			26		15		15											504	504
	15	24			24										10	25		5			304
	16	24			24																10
	17	24			24																5
	18	24			24													5			5
	19	24			24										5						5
	20	24			24															50	50
	21	24			24		15		15		35										35
	22	5			5										10						10
	23	5			5																10
	24	6			6													10			10
	25	6			6													10			10
	26	6			6																5
	27	6			6										5						5
	28	6			6		15		15												15
	29										15.00	15						5			5.00
	30																25				25
	31																				
Totals																					

"Thrift is common sense applied to spending."
Theodore Roosevelt.

The Camp Fire Girls Thrift Chart is planned to establish the habit of wise spending and regular saving. A National Thrift Honor will be awarded by National Headquarters to the girls whose charts for ten successive months show an investment or saving of 10% of their monthly incomes. The Ten Charts must be sent to National Headquarters by the Guardian, with her signature vouching for their correctness and accuracy. Totals of A and B should be identical. The one extra column on the expenditure side is left for any other items of expense not named elsewhere. Name the column if it is used.

The border of the Thrift Chart is made up of the hand symbol on the edge, the white line a symbol for thought, the shaded squares for the tracking symbol, and the white circle as a symbol of money. The combination of these suggests that Camp Fire Girls may become thrifty by using their hands, thinking hard, and taking many steps. Certainly girls can both make and save money by the use of their hands. They can learn its value if they but put their minds to it and think out interesting ways and means of earning and spending it. Also girls may even save money by walking instead of paying car fare, etc.

I hereby certify that this record to my knowledge is complete and correct:

Name Lehna And
City Monroe
State Michigan

SAVINGS
Amount saved \$ _____
% of month's Income _____

A
Amount on-hand First of Month \$ _____
Amount Received during Month \$ _____
Total \$ _____

B
Amount Saved \$ _____
Amount Spent \$ _____
Cash on hand to carry as "balance-on-hand" next month _____
Total \$ _____

Guardian _____
Camp Fire Group _____
Date _____