

BROWNIE: MONEY MANAGER

Hey Girl Scout! Money helps us buy things we need, like food and clothes. And money helps us buy things we want, like toys, games, and movie tickets. In this badge, you will learn how to manage money wisely.

Step 1: Shop for items with your Brownie Elf friend

1. You will start learning to be a money manager by shopping with a new elf friend that you will create. Using some blank paper and markers, colored pencils, or crayons, create an elf that you can pretend to buy things for. Use your imagination to make your elf friend fun!
2. Now, let's refresh our memories on money and the value of dollar bills. For this activity, you can either ask an adult to use real paper money or you can create your own. If you create your own, cut out rectangles of paper and put values of \$1, \$5, \$10, and \$10 on the money you make.
3. Practice making different grouping of \$5, \$10, \$15, \$20, and \$30. Go over how many of each smaller bill equals the larger bills. For example, 2 \$5 equals 1 \$10, 2 \$10 equals 1 \$20.

Supplies:

1. Blank paper
2. Markers, colored pencils, and/or crayons
3. Optional: paper money
4. Scissors

Step 2: Go grocery shopping

1. Count out \$30 from your stack of real money or paper money that you created to go grocery shopping for your new elf friend. This is your budget.
2. To go grocery shopping, you can either use newspaper advertisements, magazines, or shop online with an adult's help. Keeping your budget in mind, figure out how to buy enough food for dinner for you and your elf friend. Cut out the food you will be purchasing.

Supplies:

1. Paper money or pretend money
2. Newspaper advertisements, magazines, or access to the internet

Step 3: Go clothes shopping

1. If your elf friend was real, she'd need clothes. Make a list of the most important items your friend needs. To do this, think about the clothes you need everyday. Give yourself \$40 to find 2 outfits that you or your elf friend would wear.
2. To find your outfits, shop in catalogues or online.
3. Was it easy or difficult to find 2 outfits with a budget of \$40?

Supplies:

1. Paper money or pretend money
2. Clothing catalogues or access to the internet

Step 4: Get ready for school

1. Now it's time to get your elf friend ready for class by stocking up on school supplies. Start by writing down the supplies your elf friend would need to go to school, just like you. Then write down things she might want. You now have your elf friend's shopping list.

2. Give yourself \$25 to get all the supplies you need. To find your school supplies, shop in catalogues, newspapers, or online.
3. Was it easy or difficult to find all the school supplies you needed for \$25?

Supplies:

1. Paper money or pretend money
2. Catalogues or access to the internet

Step 5: Have some fun

1. What do you like to do for fun? Maybe take trips with your Brownie friends or go out to the movies with your family? It's time to plan some imaginary fun for you and your elf friend. Count out \$30 of your money. Think about activities that do not cost a lot of money or that are free. Talk with someone in your home about the prices of activities. Think about if you would be able to do more activities if you combined your money with other Girl Scouts or people in your family.

Supplies:

1. Paper money or pretend money