

DAISY: MAKING CHOICES

Hey Girl Scout! There are things we need, and there are things we want. Both cost money. You will be working to find the difference. When you have earned this leaf, you will know more about how to make choices using money.

Step 1: Find the difference between needs and wants

1. Adults work and earn money. Families use the money to buy the things they need. All people need certain things to live, like food, clothes, and a place to live. Can you think of other things that people need? Talk with someone in your home and figure out what your family needs to live.
2. Now that you have thought about what you need, let's talk about things you want. Using a newspaper, magazines, or pictures you print out from the internet, pick out 10 things that you would want to buy. Then, talk to someone in your home about whether these things are truly needs or wants. After that, put back 3 items so that you have more items than you need than you want.

Supplies:

1. Newspaper, magazines, or pictures from the internet

Step 2: Try setting a goal to save for what you want

1. What do you do if you want to buy something, but you don't have enough money? You figure out how much the item costs and how long it will take you to save the money – that's called setting a goal. Can you think about a time when you or your family wanted to save money for something? What was it? Talk to someone in your home about this experience.
2. Make a list of things that you want to buy, like toys, books, clothes, etc. With an adult's help, research how much each item costs. Then, think about how you could pay for each item and how much money you would have to save to purchase the items.

Supplies:

1. Blank paper
2. Pens/pencils

Step 3: Help others with what they need and want

1. Sometimes people don't have the basic things they need, like food and clothes. Some people have more than they need. There are many ways to help other people. One way is to give money to charities that help others. Do you know what a charity is? Can you give some examples of charities that you know of? Does your family or your community ever help certain charities? Talk with a person in your home about these questions and charities in your community.
2. Brainstorm with someone in your home about how you could help a specific charity in your community. You could raise money, collect items, do a volunteer project, or something else.

Supplies: NONE