



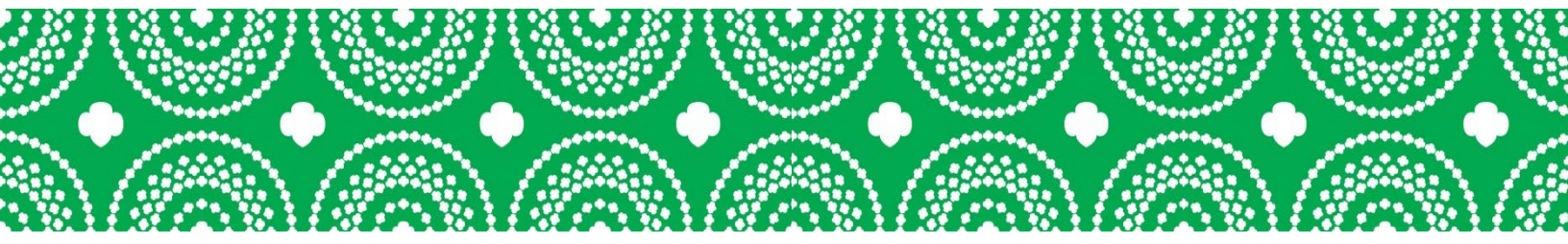
Wells Fargo Financial Literacy



Girl Scout Daisies,
Brownies, and Juniors

Girl Scouts of Southwest Texas
811 North Coker Loop
San Antonio, Texas 78216
(210) 349- 2404 or 1-800-580-7247
www.girlscouts-swtx.org

To learn more about Wells Fargo
and their mission,
visit <http://www.wellsfargo.com/>



WELLS FARGO

About

The name Wells Fargo is forever linked with the image of a six-horse stagecoach thundering across the American West, loaded with gold. The full history, over more than 160 years, is rich in detail with great events in America's history. From the Gold Rush to the early 20th Century, through prosperity, depression and war, Wells Fargo earned a reputation of trust due to its attention and loyalty to customers.

- **March 18, 1852** - Henry Wells and William G. Fargo founded the legendary company. Through prosperity, depression and war, post-war prosperity, social changes, and changing communications, Wells Fargo's attention to customer needs has remained constant.
- **1858** - Wells Fargo helped start the Overland Mail Company — the famed "Butterfield Line" — to meet the demand for speedy communications across the west.
- **1861** - Wells Fargo also took over operations of the western leg of the famed, but short-lived, Pony Express.
- **1866** - Wells Fargo combined all the major western stage lines. Stagecoaches bearing the name *Wells, Fargo & Co.* rolled over 3,000 miles of territory, from California to Nebraska, and from Colorado into the mining regions of Montana and Idaho.
- **1888** - After expanding along the transcontinental railroad completed in 1869, Wells Fargo became the country's first nationwide express company.
- **1905** - *Wells Fargo & Co's Bank, San Francisco* (as it was called since 1852), formally separated from *Wells Fargo & Co Express*.
- **1910s and 1920s** - Wells Fargo served as a commercial bank in San Francisco, supporting the West's growing business and agriculture, including fledgling auto, aerospace and film industries.
- **1960s** - Wells Fargo became a northern California regional bank with branch offices everywhere.
- **1980s** - Wells Fargo expanded into a state-wide bank and became the seventh largest bank in the nation — and launched its online service.
- **1990s** - Wells Fargo returned to its historic territory throughout the Western, Midwestern, and Eastern states.
- **1995** - Wells Fargo created the first online banking platform.
- **2017** - Wells Fargo become the first the first major bank to allow customers to use phones to get cash and more at ATMs.

Girl Scouts of Southwest Texas & Wells Fargo are proud to bring to you the... Wells Fargo's Financial Literacy Initiative



Ninety percent of all women will be financially self-sufficient. The [Wells Fargo Financial Literacy Initiative](#) teaches today's young entrepreneurs vital life skills, such as setting goals, budgeting and saving.

Wells Fargo is focused on providing young girls the resources to set goals and become financially responsible when earning and money managing money. Wells Fargo understands the importance of financial education for girls who will become productive citizens and already contribute to the economy.

Wells Fargo provides the online "Hands on Banking" tool to help girls become financially savvy money managers. In addition, Wells Fargo has partnered with R.I.S.E. (Raising & Inspiring Successful Entrepreneurs – A San Antonio Hispanic Chamber of Commerce Program), to teach life skills that will help girls improve their financial literacy and think like entrepreneurs. Girls will seek new ways to solve problems and even turn those solutions into new products or businesses.

Girl Scouts of Southwest Texas and Wells Fargo know that girls are a part of the future of our economy and want to ensure they are confident in their financial decision-making. That is why GSSWT and Wells Fargo are proud to announce the Wells Fargo Financial Literacy Initiative.

Steps to Earn the Wells Fargo Financial Literacy Patch

Girl Scouts is the premier girl leadership development program—girls have fun with a purpose! All activities are girl-led, and girls should decide what activities to complete when earning a Business Patch Initiative (BPI) patch. In the spirit of Girl Scouting, girls may choose to participate in activities that are not listed in the booklets and/or supplements. If girls complete the minimum required number of activities based on the theme of the BPI, they have earned the BPI patch. For more information, contact Larissa Deremiah at lderemiah@girlscouts-swtx.org.

Step One:

1. Review the 5 required lessons.
2. Think about what activities you would like to do.
3. Complete 2 of the 5 activities within the required lessons (for a total of 10 activities).

Step Two:

1. Complete the [Business Patch Initiative \(BPI\) Evaluation](#)
2. For more information, contact:
Girl Scouts of Southwest Texas
ATTENTION: Program
Phone: (210) 319- 5775
Toll Free: 1-800-580-7247
Fax: (210) 349- 2666
lderemiah@girlscouts-swtx.org



Step Three:

1. Receive your Wells Fargo Financial Literacy Patch!

The Girl Scout Leadership Experience

Girls at every level of Girl Scouting participate in the “*leadership experience*.” A *leadership experience* is an exciting way of working with girls in a series of themed activities focused on building leadership skills. By enlisting the three keys to leadership (*Discover, Connect, and Take Action*) girls learn that they can take the lead to make a difference in their community and the world. The three keys are at the heart of the Girl Scout philosophy of leadership:

Discover

Girls understand themselves and their values and use their knowledge and skills to explore the world.

Connect

Girls care about, inspire, and team with others locally and globally.

Take Action

Girls act to make the world a better place.

It’s not just “what” girls do, but “how.” When girls are engaged that creates a high-quality Girl Scout leadership experience. All Girl Scout experiences are built on three processes (*Girl-Led, Cooperative Learning, and Learning by Doing*) that make Girl Scouting different from school and other extra-curricular activities. When used together, these processes ensure the quality and promote the fun and friendship so integral to Girl Scouting.

Girl-Led

Girls play an active role in the planning and implementation of activities while adults provide age-appropriate facilitation, ensuring that planning, organization, set-up, and evaluation of all activities are done jointly with the girls.

Cooperative Learning

All members of a group work together towards a common goal that can only be accomplished with the help of others.

Learn by Doing

A “hands-on” learning process that engages girls in cycles of action and reflection resulting in deeper understanding of concepts and mastery of practical skills.

When Discover, Connect, and Take Action activities are girl-led and involve learning by doing and cooperative learning, girls achieve the desired and expected leadership outcomes ultimately resulting in Girl Scouting achieving its mission: **Building girls of courage, confidence and character, who make the world a better place.**



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Resource Links:

Kid's Toolkit (KT) & Instructor's Guide:

<https://youth.handsonbanking.org/educators/elementary-school/>

Online Modules:

<https://youth.handsonbanking.org/grades/elementary-school-course/>



You and Your Money

The Meaning of Money

Kids Toolkit: pg. 2-10

Lesson Objectives

- Identify U.S. currency
- Learn how money has been used and is used in our society
- Recognize purposes of banks and financial institutions

Introduction

- Does anyone know where money comes from—how is money is made?
- While showing coins (quarter, nickel, dime & penny) ask the children if they know the names of the coins you hold up.
- Describe the attributes of each of the coins. (Quarter is bigger, dime is the smallest, penny is a different color etc.)
- Explain that today they will be exploring coins further by doing rubbings of the coins and creating patterns with the coins.

Material

- Paper
- *Money Match* worksheet
- Glue
- Colored Pencils
- Pennies, quarters, dimes, nickels
- Small box with lid
- Scissors

Activities

Watch: Birth of a Coin <https://www.usmint.gov/kids/cartoons/birthOfACoin/>

- Where does money comes from? It all starts at a country's Treasury. The Treasury mints coins and prints bills for everyone to use. Money is constantly changing hands, between people, businesses, and banks.
- All the coins and bills in the U.S. are created, or "minted," by the Treasury of the federal government. The Treasury carefully controls how many dollars and coins are distributed.

Activity 1: Coin Rubbing Match/Coin Box

- Distribute one of each coin (penny, nickel, dime, and quarter) to each participant
- Ask them to find specific coins based on physical characteristics: color and size (smallest to largest).
- How many ways can you make 10¢?
- Are there similarities or differences (size, shape, color or other characteristic) between the coins?

- Have participants find colored pencils that match the color of each type of coin; for example, brown crayon for the pennies and a gray crayon for the quarters, nickels and dimes. Note: Colored pencils are a better option than crayons or markers for this process.
- Have them place the blank white paper over one quarter.
- Encourage them to use their finger to rub the quarter first. Discuss the small bumps they may feel from the engraving.
- Have them use the gray crayon to make the coin rubbing. Younger children may need help. Coin rubbing may need some practice. The key is to rub softly – a challenging task for some younger children.
- Once the quarter has been mastered, encourage them to move on to the smaller coins.
- Once the page is covered with coin rubbings, have them compare or match the actual coin to the rubbing. Discuss how similar or different the rubbings are when compared to the actual coin.
- ***Next make your coin box.***
 - Take the paper covered in the coin rubbings and wrap the box.
 - Use the Scissors to cut excess paper.
 - Glue the paper in place and use excess paper to cover the lid.

Now the special box for all coins and other treasures is complete.

For girls who want to do more:

- Create a coin rubbing guide.
- Visit the Kids Toolkit for additional challenge activities.

What Banks Do

Kids Toolkit: [pg. 11-17](#)

Lesson Objectives

- Learn the basic purpose of banks
- Understand how bank accounts work

Introduction

- Have you ever been to a bank? What did you see there?
- Do you save your money? Why do you save?
- Does anyone here have a savings account at a bank? Why did you open the account?

Materials

- Paper
- *Money Cycle* Activity

Activities:

The Money Cycle

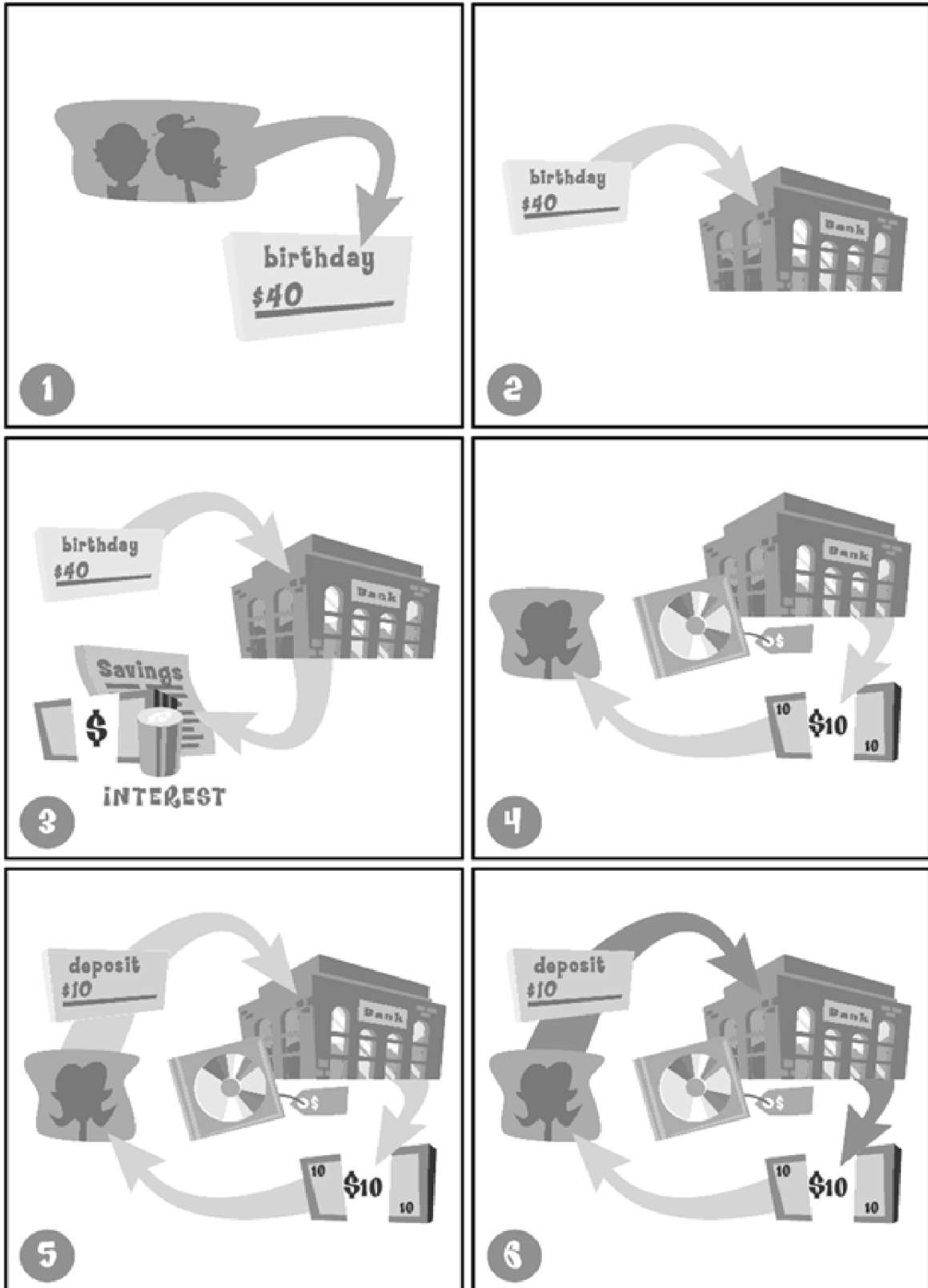
(Daisy/Brownie)

- Write 3 things you would like to do or to have
- Next to each item, explain a way you could use that item or do that activity without spending money

(Juniors)

Introduce girls to the money cycle in the diagram on the following page. Use the examples below to discuss how money flows from hand to hand:

- First, pretend that your grandparents give you \$40 for your birthday. You don't want to lose it, so you take it to your bank and deposit it into your savings account. The bank is now paying you interest—so you're earning money!
- Now, imagine that two months later your favorite game goes on sale. You go to the bank and withdraw \$10 cash from your savings account, and then you go buy the game. Now your \$10 is in the hands of the store owner, who deposits the money in her bank account.
- The money has moved circularly, from hand to hand, first to the bank and then back again! As you can see from the diagram, money can be saved and spent.



Earnings

Kids Toolkit: [pg. 18-25](#)

Lesson Objectives

- Identify sources of income
- Identify ways to earn money

Introduction

- Have you ever received money in exchange for your work? Describe the work that you did and how you were paid.
- Have you ever received money as a gift? What did you do with that money?
- What's the difference between earning money and receiving money as a gift?
- What kinds of things can you buy with your money?
- Are the things you buy or pay for always products, something you can see and touch? For example, what if you paid someone for a haircut?
- Do you know any individuals who work on their own, or who own a business? How about someone who works for another person or a company? Describe the work that person is paid to do. Who pays him or her?
- Have you ever earned money for your work? What work did you do and how much did you get paid? Why did you get paid more for one type of work than another?

Materials

- Paper OR *R.I.S.E. Supplement on pg. 15*
- *Earning Power Worksheet*
- writing utensils

Activities:

Jobs People Have

(Daisy/Brownie)

- Distribute blank paper *(or R.I.S.E. Supplement on pg. 15)*, crayons, pencils, etc.
- Ask the girls to think about two ways people can get money
- Have them draw a picture of each job and label the drawing.

Earning Power Worksheet
(Juniors)



1. If you wanted to earn some money, which of these jobs would you want to do? Why?
2. If you wanted to start a small business doing this, when would you work?
3. What would your flyers look like?
4. What other jobs could you do to earn money?
5. If Zing wants to wash cars to earn gas money, how many cars must he wash to make at least \$26?
6. If Zing finds a \$5.00 bill, and he washes a car and babysits 2 times, how much money will Zing now have?

R.I.S.E. Supplement:

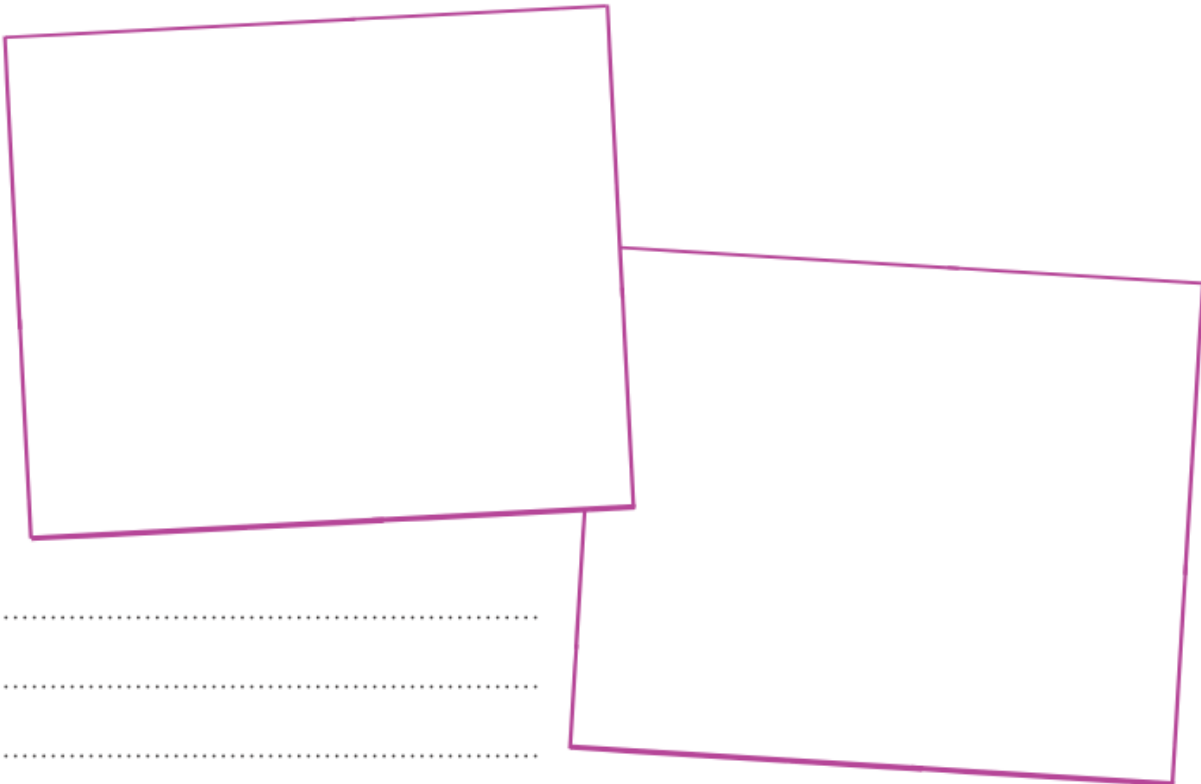
Jobs People Have & Earnings Estimates

Theme: Financial Literacy

ACTIVITY:

JOBS PEOPLE HAVE

Draw two pictures of ways people can make money. Under the drawings, describe those ways to make money.



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ACTIVITY:

EARNINGS ESTIMATES

Brainstorm ways you could earn money with your current knowledge and skills. What are you good at? These ideas could be about working for yourself or someone else. Write down the details of the work you could do. Then guess how much money you could earn with each job.

	JOB	DESCRIPTION	ESTIMATED EARNINGS
1			
2			
3			
4			
5			
6			
7			

Budgeting

Needs & Wants

Kids Toolkit: [pg. 26-32](#)

Lesson Objectives

- Discuss needs, wants, and priorities
- Distinguish between items and articulate whether it is a need or want

Introduction

- Define need, want and value
- Share examples of needs and wants. Talk about how individual preferences and values determine how they think of the items being discussed.

Materials

- Masking tape
- [R.I.S.E. Supplement \(next page\)](#)

Activity: Jump the Line

- Create a long line/continuum, separating the room, by applying painters or masking tape to the floor. The line should be long enough for all participants to stand on at once.
- Place a sign on either side of the line or wall; one sign should read **Need**. The opposite side should read **Want**.
- Ask children to stand on the line. As you read an item from the *List of Needs and Wants* in [R.I.S.E. Supplement on the next page](#) children should determine whether the item is a need or want. Once they decide, they should jump from the line to the appropriate side towards need or want. Over time you may want to modify this list, consider adding things you often hear participants discussing.
- Ask the children to jump to the needs or wants side based on whether they think the item is a need or want. If they are unsure or think it might be both, they can remain on the line.
- If you see that the children disagree about a particular item, take a moment to ask why one believes it is a need, want, or might be both. Try to get different opinions and stimulate a conversation.
- Continue play until you read all items from the list
- Once complete, ask students about the experience. Were they surprised which items most agreed upon or disagreed with?

R.I.S.E. Supplement: Jump the Line

Theme: Financial Literacy

ACTIVITY:

JUMP THE LINE

Gather your whole family to do this activity with you.

Set up: Place a long piece of tape or string on the floor in the middle of the room. Make two signs. One should say **"WANTS"** and the other should say **"NEEDS."** Place one sign on each side of the line.

Everyone stands on the tape or string. One person reads an item from the list of needs and wants below. Each person decides if what is read is a need or a want and then moves to that side of the line. If they're unsure, they can stay on the line. If people disagree about an item, have a family discussion about the choices. No one is right or wrong.

Keep playing until you've completed the list.

Food	Paper	Toothbrush	Ice Cream	Mountains
Sofa	Cable TV	Internet	Trash Cans	Popcorn
Movies	Pizza	Fresh Air	Green grass	Chocolate
Backpack	Rain	Money	Warm socks	Shelter
Light	Blankets	Bed	Transportation	Education
Source	Clothing	Boots	Snow	Piano
Coffee	Pencil	Computer	Hugs	Rivers
iPhone	Music	Phone case	Love	Pet Food
Vegetables	Eyeglasses	Soccer	Friendship	New Jeans
Medicine	Dog	Fish	Savings Account	College Savings

Discuss as a family what you agreed about and what you didn't. Notice that what is a **"need"** to one person might be a **"want"** to someone else.



Saving & Checking Guide

Saving & Me

Kids Toolkit: [pg. 44-63](#)

Lesson Objectives

- Recognize the services banks provide and how to use these institutions and their services more effectively
- Compute the sum or difference of whole numbers and positive decimals to two places.

Introduction

- Are you saving money for something you want or need? Describe how you are managing to save money.
- In your opinion, what's the best thing about saving your money?
- Why would you recommend opening a savings account to someone who doesn't have one yet?
- Let's say you have some money in a savings account, and you want to take some of the money out. Where would you go to do that, and what would you have to do?
- Even though the purpose of the account is to save money, why might it be necessary to withdraw money from a savings account?
- What do the initials "ATM" stand for, and what's the purpose of an ATM? What banking transactions can people do at an ATM?
- What do we mean when we say we're "keeping track" of something? Are there things you keep track of? How do you do it?
- If you open a savings account, and start putting money in and taking money out, who's going to keep track of how much you have in the account?
- How will you be sure the bank records for your savings account are correct?
- and values determine how they think of the items being discussed.

Materials

- *Savings Deposit* worksheet (pg. 23)
- *Savings Withdrawal* worksheet (pg. 24)
- *Savings Register* worksheet (pg. 25)
- *My Savings Goal* worksheet (pg. 22)
- pencils

My Savings Goals (*Daisy/Brownie*)

Draw pictures of three things you want to save for.

How do you know how much money is in your account?

Where do you save your money? Draw a picture of where you save your money (piggy bank, drawer, bank account, etc.).

Savings Withdrawal Worksheet

Here is a sample savings account withdrawal slip. Fill out the slip to withdraw \$10. Be sure to include all the necessary information on the slip.

- Write today’s date in the space marked “A.”
- Print your name on the line marked “B.”
- Write your savings account number on the line marked “C.” (Since this is just for practice, you’ll need to create your own account number.)
- Write the withdrawal amount in numbers on the line marked “D.”
- Write the amount you wish to withdraw (in words) on the line marked “E.”
- Write your signature on the line marked “F.”

	Checking, Savings, Money Market Access account number	Withdrawal Slip
C	<input style="width: 100%;" type="text"/>	
A	Date	D \$ <input style="width: 100%;" type="text"/>
B	Name (please print)	
E	_____ dollars	
	Bank Street Address City, State 12345	F _____ Signature (sign in presence of bank teller)

1. You have \$226.50 in your savings account. If you withdraw \$40, how much will you have left in your savings account?

2. Next week you’ll deposit a check for \$57.62. How much will you have in your savings account then?

Savings Register Worksheet

Use the information below to fill in a sample savings account register. Remember, when you make a withdrawal (that is, take money out of your savings account), you subtract. When you make a deposit (put money into your savings account), you add. When you get the bank's monthly statement, be sure to recheck your computation to be sure your records agree with the bank's records.

Instructions:

- First, write the date of the transaction in the column marked "A."
- Now, fill in the description of each transaction in the column marked "B." In the top row, describe whether it was a withdrawal or deposit, and indicate whether it was at an ATM. In the second row, describe what the withdrawal was for, or where the deposit funds came from, such as babysitting money or a gift.
- If it's a withdrawal, write the amount in the column marked "C."
- If it's a deposit, write the amount in the column marked "D."
- As you add or subtract each amount, write your current balance in the column marked "E."

Transaction information:

1. On 10/4, a cash withdrawal of \$15.
2. On 10/15, a deposit of \$10 of babysitting money.
3. On 10/31, a withdrawal of \$25 to buy headphones.
4. On 11/3, a deposit of \$40 of birthday gift money.

Savings Register						BALANCE FORWARD	
DATE	DESCRIPTION	WITHDRAWAL	DEPOSIT				
						\$172	50

A
B
C
D
E



Optional Activities

Optional activities

Budgeting

Budgeting – [KT pg. 33-43](#)

- **R.I.S.E. Supplement:** Shopping with a Budget (pg. 28)

Credit and You – [KT pg. 64-70](#)

(Junior ONLY)

Planning for a Pet – [KT pg. 71-78](#)

My Financial Plan – [KT pg. 79-85](#)

(Brownie & Junior)

Be Safe Online – [KT pg. 86-94](#)

(Brownie & Junior)

ACTIVITY:

SHOPPING WITH A BUDGET



Shirt
\$12



Scooter
\$45



Headphones
\$38



Sweatshirt
\$16



Book
\$7



Athletic Shoes
\$45



Backpack
\$19



Toys
\$17



Video Game
\$29

1. Create a couple shopping lists that will come close to \$100 without going over \$100. It's okay if you need some help with the math! Some example budgets are on the next page.

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YOU DID IT!



CONGRATULATIONS!



End of Booklet



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