



My Money Choices

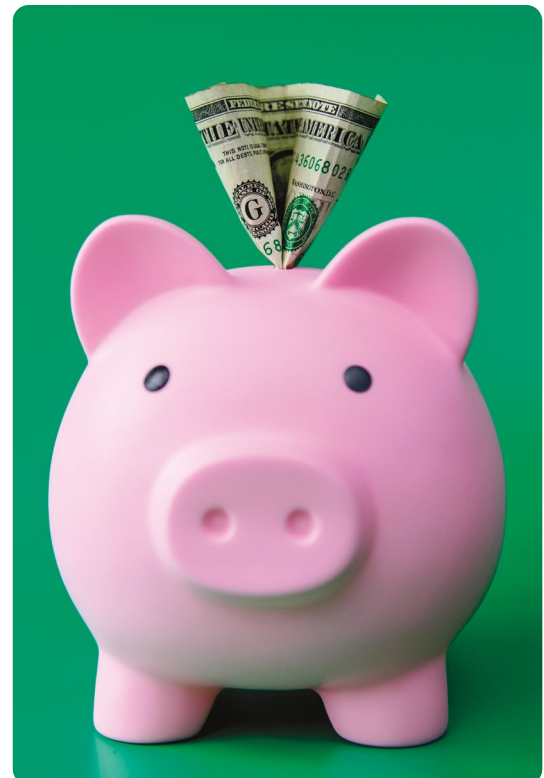
There are things we need, and there are things we want. What's the difference? Well, we need food to keep our bodies healthy, right? We need clothes and a place to live to keep our bodies protected. But do we need toys or stickers? Find out more about what you need or want. Have fun learning how to make choices with money!

Steps

1. Find out what you need and want
2. Set a goal and save
3. Explore how to make choices with money

Purpose

When I've earned this badge, I will know the difference between what I need and what I want, and I'll know how to make choices about money.



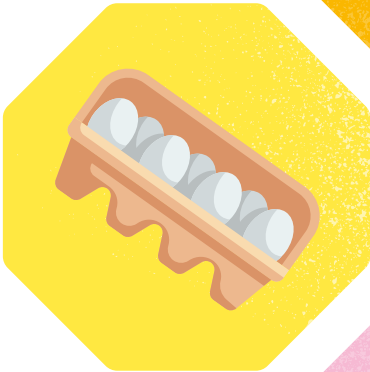
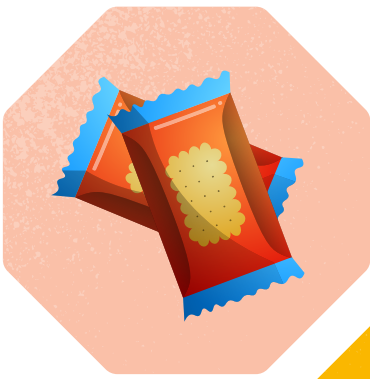
Step 1: Find out what you need and want

People use money to buy things they need and want. Everyone needs certain things to live, like food, clothes, and a place to live. There are also things people want but don't need, like a new toy. Can you tell the difference? Find out more!

Choices—do one:

Go shopping! Set up a pretend supermarket by cutting out pictures from grocery store ads. Use a bucket or plastic bowl as your shopping cart and imagine you're shopping with your family. Fill your cart with your needs first, like soap, eggs, bread, or milk. How many items did you pick? Empty your bowl and fill it with things you might want but don't need, like soda, ice cream,

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Words to Know

Budget: A plan for what you need and how much money you'll spend.

Earn: To receive in return for work or service.

Goal: Something you want to do, be, or have. Also, what you plan to do with the money you earn.

Needs: The things you must have to stay healthy and be safe, like food, clothing, a place to live, and medical care.

Save: To put aside money to use later.

Share: To give someone else something they need.

Spend: To use money to pay for something.

Wants: The things you would like to have but can live without.

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or cookies. Which cart had the most items?

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Draw your wants and needs.

Talk to your Daisy friends about some things they want and need. Then, on a large piece of paper, draw a line down the middle. On one side, draw everything that you might want, like a scooter or a game. On the other

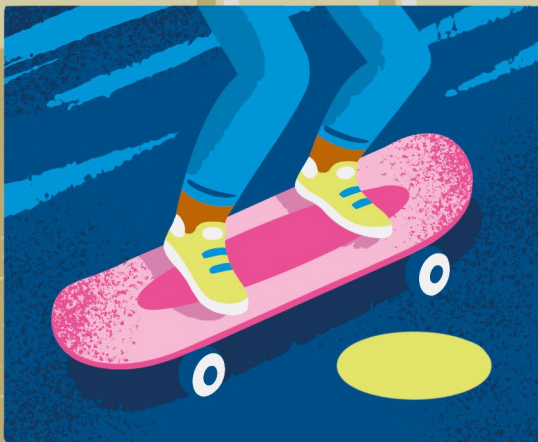
side, draw everything you may need, like toothpaste, soap, socks, or sunscreen. On another paper, draw everything that makes you happy, like your friends, your pet, sunshine, a rainbow, or your favorite toy. What things that make you happy are free? Which cost money? Of the things that make you happy, which are wants and needs?





What makes you want to buy something?

Sometimes it's hard to tell the difference between what you need and what you want. Advertisers create exciting commercials or images to convince you to buy things. You might also want something simply because a friend has it. Think about all the things that make you want something you may not need.



Step 2: Set a goal and save

What do you do if you don't have enough money for something you want? You figure out how much the item costs and how long it will take to save the money. That's called setting a goal.

Choices—do one:

Come up with a troop goal. With your Daisy friends, come up with more than one thing you want for your troop, such as group games, a tent for camping, art supplies, or a field trip. Ask an adult to help you find how much each item costs. Then fill in the “Setting Goals Chart” to find out if your budget matches the money your troop has or can earn for the year.

Pretend you can save five dollars a week toward a goal. Decide on one thing you want and write it in the “Setting Goals Chart.” This is something you want for yourself. Ask an adult to help you find how much that item costs. Then pretend you can save \$5 a week toward your goal. Ask an adult to help you figure out how long it would take to buy the item.

Setting Goals Chart

What I Want	What It Costs	Weeks to Goal

Step 3: Explore how to make choices with money

You can make choices about what to do with money. You can spend it on something you need or want now. You can save it for something you need or want later. Or you can share it by donating it to people or places that need it.

Choices—do one:

Choose how to help others. Start by forming a circle with your friends and saying something you're grateful for. It might be where you live, your family and friends, or that you get to play outside. Having something to be grateful for feels good, right? Some people don't have the things that we are grateful for simply because they don't have enough money to have them. These can be things like food, clothes, and a place to live. One way to make the world a better place is by sharing time and money so that everybody has the things they need to live. Find out what people need and how sharing helps. Ask your troop leader how you can share with others some of the money you earn selling Girl Scout Cookies®.

Act out a day of fun with your troop. With your Daisy friends, come up with a few things you want to do for a day of fun. It might be a field trip to an amusement park, a children's museum, a farm, or a

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Cookie Program

When you sell Girl Scout Cookies, you run your very own business! You set goals for how many cookies you want to sell. Then you decide how to use the cookie money with your Daisy friends. You can spend, save, and share that money!

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bowling alley. Break into groups and act out what your fun day would look like. Ask an adult to help you find out the cost for each day. You might need money for tickets or to rent bowling shoes. You might need to pay for travel, and don't forget snacks or lunch! Share the costs for your fun day in your skit. As a group, choose the one you like the best. Then add up what it would cost. Make plans to save money for it as a team. The Girl Scout Cookie Program® can help you reach these goals!



Stretch Your Budget

Circle the pictures that show fun things you and your family or troop could do for free.





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Volunteer's Guide to the My Money Choices Badge*

Find tips and ideas to help guide your troop through this badge.

Step 1: Find out what you need and want • 10–20 minutes

Ask: What are some of the things people need? What do they want?

Share: People use money to buy the things they want or need. Everyone needs certain things, like food, clothes, and a place to live to stay safe and healthy. Find out the difference between what you want and what you need.

Choices—do one:

- **Go shopping!** Ask Daisies to cut out pictures from the grocery store ads or magazines you collected. Give them each a plastic container to act as their “cart.” First ask them to shop only for items they think they need. Guide their choices by asking, “Is this something you need for your breakfast, lunch, a healthy snack, or dinner?” Explain that things like milk or eggs might be something they need to make a nutritious breakfast before school, but a want is something like a cupcake to celebrate a friend’s birthday or candy while watching a movie. Ask them to share what’s in their carts. Have them count how many “need” items they have. Then ask them to empty their carts and pick items they want. How many “want” items are in their cart? Which one had more items—wants or needs? For virtual meetings, ask an adult to help Daisies find and cut out grocery store print ads.

Materials: *containers to put cutouts of grocery items in (one for each girl), safety scissors, grocery store print ads and inserts or magazine ads*

- **Draw your wants and needs.** Each Daisy will draw a line down a piece of paper to create two columns: Needs and Wants. (Daisies may need your help writing the words.) Ask Daisies to draw things they think belong in each column. On another paper, Daisies will draw things that make them happy, like friends, family, sunshine, or a rainbow. Have them share their drawings with the group. Ask them to point out what things on their “happy” list are free. Which are wants and which are needs?

Materials: *paper, drawing materials*

Step 2: Set a goal and save • 10–20 minutes

Ask: What do you do if you don’t have enough money for what you need or want?

Share: If you can’t borrow the item, you might have to buy it. When you set a goal, you figure out how much your item costs and how long it will take to save the money for it.

Materials for all choices: *“Setting Goals Chart,” pencils*

Choices—do one:

- **Come up with a troop goal.** Share the “Setting Goals Chart” with Daisies and have the group decide what they want and need for the troop. Some examples are art supplies, games to play at meetings, a tent for a camping trip, or a field trip. Help them find the costs for these things. Add up the costs to see what the total budget would be for all their ideas. Ask Daisies if they will take anything off their list if their budget feels too big. If they’ve already participated in the Girl Scout Cookie Program®, does their troop have enough money for what they want? If the cookie program is coming soon, use this budget as a guide for goal setting.
- **Pretend you can save five dollars a week toward a goal.** Give each Daisy a “Setting Goals Chart” and ask them to choose one thing they want or need, such as a new backpack because the one they have is ripped. Help them assign a cost to the item. Then ask if they save five dollars each week toward their goal, when would they have enough to buy their item?

Step 3: Explore how to make choices with money • 20–30 minutes

Ask: Have you ever made a choice about how to spend money? For example, imagine you have \$1 to spend and need to decide what to buy.

Share: You can make choices about what to do with money. You might spend it on something you want or need now. You could save it for something you want or need later. Or

*Detailed choice activities, meeting tools, and additional resources and materials can be found within the Volunteer Toolkit on my.girlscouts.org.

you might share it by donating it to someone or someplace that needs it.

Materials for both choices: *whiteboard or large paper, markers*

Choices—do one:

- **Choose how to help others.** Once they've formed a circle to talk about what they're grateful for, ask Daisies how it feels to be grateful for things. Tell them that some people may not be able to afford things like food, clothes, and a place to live. Talk to Daisies about how sharing is an important part of being a Girl Scout. One way to make the world a better place is by sharing time and money so that everybody has the things they need to live. Find out what people need and how sharing helps. Ask them if they want to use some of the money they earn selling Girl Scout Cookies to help others. If they do, write their ideas on a whiteboard or large paper and ask them to vote on one idea they like best. If possible, plan a visit to a local food bank or animal shelter, or invite a guest from an organization that helps others to help Daisies get ideas.
- **Act out a day of fun with your troop.** Break Daisies into three groups to act out ideas for a day of fun. Give each group an idea of the cost for their day. When they've acted out their day, have them vote to choose the one they like best. What made them choose it? Then, on a whiteboard or large paper, help them create a more detailed budget for their choice, from the cost of tickets to rentals, transportation, snacks, or lunch. Tell them if they really want to do the activity, they'll need to save money for it. Brainstorm with the group some ways they can do that with cookie earnings.

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