

*Taken from the Volunteer Toolkit Badge Year for Brownies
Money Manager 2*

Overview

Note to Volunteers The excitement and fast pace of running troop meetings for the first time can sometimes leave us tongue-tied. For that reason scripting is included for guiding girls through a meeting; these "lines" are under the heading "**SAY.**" However, you're the expert. If you feel you don't need the script, do what makes sense for you and your girls.

Prepare Ahead

- Talk to anyone who is helping you about what they will do at this meeting.
- From last meeting, make sure to have large envelope or plastic baggie labeled with each girl's name containing:
 - **Elf Doll**
 - \$50 worth of **Elf Money**, in increments of \$1, \$5, \$10
 - **Elf Groceries**
 - **Elf Stuff**
- Download and print out **Make a Real-Life Budget** to share with Brownies.
- Download and print out **Elf Doll Clothing**, enough for each girl
- Create two poster boards, one with the word: Need, and one with the word: Want
- Throughout the year, you'll guide the girls on their Take Action Project. When it comes up in your meetings, you'll want to make sure girls understand the steps for taking action: They will see a need, work with others to brainstorm solutions, develop a plan, and do the project.

Note to volunteer: For this second Money Manager meeting, you might be taking girls on a field trip to a grocery store to compare prices, shop on a budget, and buy ingredients for a meal or snack. If you are, make sure to include time for girls to get their Money Manager badge at the end of the field trip.

Get Help from the Friends and Family Network

- See if anyone has interest or expertise in money managing who will share that as a guest speaker or activity leader.
- See if anyone wants to lead or support an activity or meeting.

Award Connection

- In this session, girls complete final 2 steps toward earning the Money Manager badge.
- They will earn their Money Manager badge at the end of this meeting.

Meeting Length

90 minutes

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The times given for each activity will be different, depending on how many girls are in the troop.

Plus, girls may really enjoy a particular activity and want to continue past the allotted time. As much as possible, let them! That's part of keeping Girl Scouting girl-led!

Materials

Activity 1: As Girls Arrive

- **Elf Doll**
- **Elf Doll Clothing**
- Scissors
- Crayons, markers

Activity 2: Opening Ceremony

- **Girl Scout Promise and Law**

Activity 3: Needs and Wants

- **Elf Groceries**
- **Elf Stuff**
- 2 poster boards labeled Needs and Wants
- Masking or painter's tape
- Calculator

Activity 4: Price of Fun

- Pens and pencils
- Paper
- Calculator

Activity 5: Snack

- Healthy snack items: fruit (strawberries, blueberries, cherries, apples, oranges, bananas), raisins, granola bars, crackers, carrot sticks, graham crackers, sliced cucumber and yogurt dip, juice, goldfish
- **Make a Real-Life Budget**

Activity 6: Take Action Pause

- Paper
- Pen or pencil

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Activity 7: Closing Ceremony

- Money Manager badges, one for each girl

Detailed activity plan

Activity 1: As Girls Arrive

Time Allotment

10 minutes

Materials

- **Elf Doll**
- **Elf Doll Clothing**
- Scissors
- Crayons, markers

Steps

Have girls cut out and color the Elf doll clothing and dress their dolls

Activity 2: Opening Ceremony

Time Allotment

10 minutes

Materials

- **Girl Scout Promise and Law**

Steps

Girls gather in a circle and introduce each other to their Elf doll.

Girls say the Girl Scout Promise and the Girl Scout Law together.

SAY:

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At the end of this meeting, you'll earn your Money Manager badge. But first, you'll figure out how to afford to get your doll ready for school. You'll also plan a fun outing and find out what it costs. And you'll talk about ways to spend your cookie earnings.

Activity 3: Needs and Wants

Time Allotment

20 minutes

Materials

- **Elf Groceries**
- **Elf Stuff**
- 2 poster boards labeled Needs and Wants
- Masking or painter's tape
- Calculator

Steps

SAY:

If your doll was real, she'd need clothes, food, and other items like things for school. What things would these be? (Sample responses: Pencils, rulers, paper, notebooks, backpack, school clothes.)

Point girls to the two poster boards marked Needs and Wants and **SAY:**

Take a look at your shopping items. One at a time, imagine you are going back to school shopping for your doll and select all the possible items from your shopping cards. One girl at a time, take turns picking one of those items and taping it to the Needs or Wants board, whichever one you think it best fits

If a girl already posted an item, pick another item for your turn.

Once all the back-to-school items are up, have girls study the two boards for one minute. Then **SAY:**

- *Do you agree with where the items are posted? If not, which ones should be switched around?*

When girls have agreed the items are in the right place, have them add up the cost of the needs and wants items. Now tell them they each have \$20 to spend. As a group, ask them to select

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the items from the Needs or Wants board that they agree each of their dolls should have.
Then **SAY:**

- *Did you all come to an agreement about how to spend your \$20?*
- *Do you think it would make a difference if you combined all your money and went on a shopping trip together? For example, instead of buying 1 pencil, you might buy a box of 20 and divide them up.*
- *What else could you buy in bulk — or packages of — to divide among each other?*
- *Would that be a better way to spend your money?*
- *If you had leftover money from your \$20, would you spend it on something in your Wants list? If so, what items?*

Activity 4: Price of Fun

Time Allotment

20 minutes

Materials

- Pens or pencils
- Paper
- Calculator

SAY:

Think about fun ideas for a day of adventure. Go to a roller skating rink? A water park? Or make a plan to see a movie? Share some ideas of what you think is a day of fun.

Place girls in teams of three. If you have a large-size group, it can be teams of 4 or 5. Let each team know they have \$30 each to spend on their day of fun. Have girls work out what they want to do and what the cost would be.

SAY:

- *Remember, if you're in a group of 3, you have \$90. If another team is also planning on going to the same place you are, you might consider combining your groups and go together.*

Have the girls share their day of adventure ideas and cost.

SAY:

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- *What kind of savings would you have if you combined your trips? (Possible answers: girls can car pool and save money on gas, find out if the place they want to go offers group rates, buy bulk snacks to share.)*
- *What are some fun things you do that don't cost any money? (Possible answers: Go on a hike or bike ride, picnic at a park, swim in a lake, go on a scavenger hunt around your neighborhood.)*

Keep It Girl-Led Tip

- If girls want to add a fantasy item to their day of adventure — fly to Hawaii, go to Disneyland — let them! You can give your best guess about what that would cost or, if you have access to a computer, you could look it up.

Activity 5: Snack Chat

Time Allotment

10 minutes

Materials

- Healthy snack items: fruit (strawberries, blueberries, cherries, apples, oranges, bananas), raisins, granola bars, crackers, carrot sticks, graham crackers, sliced cucumber and yogurt dip, juice, goldfish
- **Make a Real-Life Budget**

Steps

While girls are enjoying their snack, **SAY:**

You are learning about how to manage money wisely. What are some things you might do with your Cookie Business earnings? Travel? Take Action? Fun events? How about all of those?

What ideas can you think of for each?

Activity 6: Take Action Pause

Time allotment

10 minutes

Materials

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- Paper
- Pen or pencil

Steps

SAY:

In our last meeting, we talked about how Girl Scouts help people. One way is through our Take Action Project. Do you remember what a Take Action Project is? (Pause for answers.)

That's right, it's finding something we want to make better and figuring out a way to do it.

How could you help people with what you've learned earning this badge?

Keep It Girl-Led Tip

Give girls time to answer this question. They may want to brainstorm a bit.

If girls need prompts, you could suggest one of the following to get them started — but then step back and see how many ideas they can come up with on their own.

Possible ideas:

- Put together a video to teach other girls what you learned.
- Put on a show-and-tell for school about what you learned.
- Draw posters or make booklets about what you learned, such as the difference between **wants** and **needs**, what things cost, and how to budget. Give your posters or booklets to the school library to hand out.

SAY:

Remember, we're going to keep a list of all the Take Action ideas you come up with this year as you earn badges. When it's time to decide on a Take Action project, we'll have the list to remind us of all your good ideas.

Activity 7: Closing Ceremony

Time allotment

5 minutes

Materials

- Money Manager badges, one for each girl.

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Steps

Girls form a friendship circle and get their Money Manager badges.

SAY:

*Now you know what a budget is and what it means to save money. You learned how to buy groceries, shop for back-to-school stuff, and what a cool outfit costs...all on a budget! You figured out what the difference is between things you **need** and things you **want**. Congratulations because you've earned your Money Manager badge!*

What was your favorite part of earning this badge? What was the most interesting thing you learned?

If you were talking to a younger girl — a Daisy or a younger sister or friend — what's one thing you'd say that is important to know about money? (Possible answers: It's important to find out how much things cost, you should know how much money you can spend, you may not always be able to afford to buy what you want.)

Keep It Girl-Led Tip

When girls have a conversation about earning their badge, they understand what they've learned and remember it. Ask questions and let them talk about their experience any way they want.