














# Financial Literacy Badges

## Our Vision

Girl Scouts develop money skills through understanding budgeting, investing, and financial planning.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Money Explorer 	How much paper bills and coins are worth and how to use money
Daisy (Grades K-1) My Money Choices 	How to know the difference between what they need and what they want and how to make choices about the money they spend
Brownie (Grades 2-3) Budget Builder 	How to make smart budget decisions by learning how much things cost, the difference between wants and needs, and how to be thrifty
Brownie (Grades 2-3) My Own Budget 	How to create a real-life budget to spend on things they want or need now, save for something they want or need later, and share to help others
Junior (Grades 4-5) Budget Maker 	How to create a budget to spend, save, and share and understand how financial services work
Junior (Grades 4-5) My Money Plan 	How to earn an income, make it grow by saving and investing, and protect their money and information

Award/Badge	What Girl Scouts Learn
Cadette (Grades 6–8) Budget Manager 	How to make smart money decisions that reflect their values, explore their money habits, and know how to track their spending
Cadette (Grades 6–8) My Dream Budget 	How to create a budget for their future based on earning power, living expenses, and giving back
Cadette (Grades 6–8) My Money Habits 	How to invest, manage their spending habits, be a safe and savvy spender, and make informed money decisions
Senior (Grades 9–10) Savvy Saver 	How to be financially savvy by understanding income, planning expenses, reducing financial risk, and being disciplined in saving for their goals—including a big purchase
Senior (Grades 9–10) My Financial Power 	How to have strategies for their financial stability, including how to earn money, what it means to invest, how inflation works, and how to give back to a community
Ambassador (Grades 11–12) Financial Planner 	How to explore expenses, build and keep good credit, make informed decisions about borrowing money, and commit to financial responsibility
Ambassador (Grades 11–12) My Financial Independence 	How to avoid financial pitfalls and prepare a financial plan while they learn to be independent, think of where they'll live, what their daily needs will be, and how to invest and share with others

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