

BROWNIE MONEY MANAGER BADGE

Badge Purpose: When girls have earned this badge, they'll know how to manage money wisely.

Activity Plan Length: 1.5 hours

Time	Activity	Materials Needed
15 minutes	Getting Started <ul style="list-style-type: none"> Girls recite the Girl Scout Promise + Law and sing the Brownie Smile song. 	<input type="checkbox"/> (Optional) Girl Scout Promise and Law poster <input type="checkbox"/> (Optional) Brownie Smile song lyrics poster
30 minutes	Grocery Shopping <ul style="list-style-type: none"> Girls practice skills involved with grocery shopping. 	<input type="checkbox"/> Assorted boxes/groceries on hand <input type="checkbox"/> Stickers or sticky notes <input type="checkbox"/> Paper and pencil (1 per team) <input type="checkbox"/> (Optional) Calculator <input type="checkbox"/> Play money <input type="checkbox"/> Dolls or stuffed animals
15 minutes	Back to School Shopping! <ul style="list-style-type: none"> Girls learn how to Back-To-School shop. 	<input type="checkbox"/> Assorted school supplies <input type="checkbox"/> Bag to contain supplies <input type="checkbox"/> Price list of back to school items <input type="checkbox"/> (Optional) Prize for winner
15 minutes	Cost of Fun + Snack Chat <ul style="list-style-type: none"> Girls enjoy a healthy snack while talking about fun activities they would like to do. 	<input type="checkbox"/> Healthy snack <input type="checkbox"/> Large paper <input type="checkbox"/> Markers
15 minutes	Wrapping Up	<input type="checkbox"/> (Optional) Make New Friends song lyrics poster

Getting Started

Time: 15 minutes

Materials Needed: (Optional) Girl Scout Promise and Law poster and (optional) Brownie Smile song lyrics poster

Welcome everyone to the meeting, recite the Girl Scout Promise and Law, and sing the Brownie Smile song.

Activity #1: Grocery Shopping

Time: 30 minutes

Badge Connection: Step 1 – Shop for items with your elf doll; Step 2 – Go grocery shopping

Materials Needed: Assorted boxes/groceries on hand; stickers or sticky notes; paper and pencil (1 per team); (optional) calculator; play money; dolls or stuffed animals

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting.



- Set up your grocery store: Price your boxes and/or assorted groceries. Set up the groceries on a table or around the room.
1. Begin by asking the girls for the definition of “budget” and “savings.”
 - A **budget** is a plan for saving and spending money.
 - **Savings** is money that you’ve set aside. Good budgets should always make room for savings. When you have money in savings, you have money set aside in case of a surprise expense or emergency.
 2. Ask girls to pair up and explain they will be going grocery shopping in the mini-store that you’ve set up. They are going to go shopping for grocery items for the stuffed friends from home.
 3. Give them a couple of minutes to put anything into their shopping bags they would like and return to the group.
 4. Ask them to calculate their total purchase and then return all their items to the “store.”
 5. Explain to the girls for the next round they will each need to make a budget. Give each team \$25 in ELF money (or other play money) and ask them to write down how they will spend their proceeds.
 6. Once everyone is done with their budgets have them visit the store again and pick out their items. Make sure no one exceeds the \$25 limit. Have the girls add up their purchases again and share with the group.
 7. Next, inform the girls you will be taking them to the movies. Only those groups with \$6 left over from grocery shopping are able to go. Have those groups stand up and sit in a separate area.
 8. Discuss why some teams had money leftover and others did not. Ask the girls if anyone budgeted for fun activities or savings. Are there other ways to save money while grocery shopping?

Activity #2: Back to School Shopping!

Time: 15 minutes

Badge Connection: Step 3 – Go clothes shopping; Step 4 – Get ready for school

Materials Needed: Assorted school supplies (markers, pencils, glue, scissors, notebook, folders, school clothes or uniforms, shoes, etc.); bag to contain supplies; price list of back to school items; (optional) prize for winner

Prep Needed:

- Visit a local store or browse online to determine the cost of school supplies and clothing or uniforms.
 - Create a price list for each back to school item. This should only list the prices and not the items.
 - Create a separate answer key that lists each back to school item and its price.
 - Hide school supplies inside the bag.
1. Have girls play a guessing game to learn about the costs of back to school items.
 2. Display a large price list for the whole group to see or individual price lists for each girl to see.
 3. One at a time, hold up each back to school items and ask the girls to pick the price on their list that they think matches the item.
 4. Once they have decided which price matches each object, discuss the items as a group.
 - Were you correct?
 - Were you surprised at the cost of any of the items?
 5. (Optional) The girl with the most correct price matches wins a prize.

Activity #3: Cost of Fun + Snack Chat

Time: 15 minutes

Badge Connection: Step 5 – Have some fun

Materials Needed: Healthy snack; large paper; markers

1. While girls enjoy their snack, have them brainstorm different fun activities they like to do that cost money, such as going to the movies or the zoo. List the activities on paper for girls to see.
2. Now have the girls brainstorm fun activities they like to do that are free, such as playing outside, sleeping over at a friend’s house, etc.



3. (Optional) Have the girls select one fun activity that costs money and one activity that is free that they would like to do as a troop.

Wrapping Up

Time: 15 minutes

Materials Needed: (Optional) Make New Friends song lyrics poster

Close the meeting by singing Make New Friends and doing a friendship circle.

More to Explore

- Field Trip Ideas:
 - Visit a local bank and learn about savings accounts.
 - Visit a store to look at the prices of everyday items.
- Speaker Ideas:
 - Invite a banker/financial professional to the meeting.
 - Invite older Girl Scouts who currently have a paying job and have them speak with the girls about how they budget their money and savings.

