

CADETTE FINANCING MY DREAMS BADGE

Badge Purpose: When you've earned this badge, you'll know the realities of budgeting and how to practice financial habits that will help you in the future.

Activity Plan Length: 1.5 hours

Time	Activity	Materials Needed
15 minutes	Getting Started <ul style="list-style-type: none"> Begin the meeting by reciting the Girl Scout Promise + Law 	<input type="checkbox"/> (Optional) Girl Scout Promise and Law poster
30 minutes	Pin Your Dream Life <ul style="list-style-type: none"> Make a Pinterest board showcasing your dream house and dream vacation. 	<input type="checkbox"/> Computer or phone with internet access <input type="checkbox"/> Paper <input type="checkbox"/> Pen <input type="checkbox"/> Dream Budget Worksheet (at the end of activity plan)
15 minutes	"Get a Job!" <ul style="list-style-type: none"> Explore dream jobs and find out how much you would earn from them to pay for your dreams! 	<input type="checkbox"/> Computer or phone with internet access <input type="checkbox"/> Paper <input type="checkbox"/> Pen <input type="checkbox"/> Dream Budget Worksheet (from Activity #1)
15 minutes	Connecting the Dots Snack Chat <ul style="list-style-type: none"> Consider adding charitable giving to your dream plan, and add up all your research to make your dream budget. 	<input type="checkbox"/> Computer or phone with internet access <input type="checkbox"/> Paper <input type="checkbox"/> Pen <input type="checkbox"/> Dream Budget Worksheet (from Activity #1) <input type="checkbox"/> Healthy snack
15 minutes	Wrapping Up	<input type="checkbox"/> (Optional) Make New Friends lyrics poster

Getting Started

Time: 15 minutes

Materials Needed: (Optional) Girl Scout Promise and Law poster

Welcome everyone to the meeting, recite the Girl Scout Promise and Law.



Activity #1: Pin Your Dream Life

minutes

Time: 30

Badge Connection: Step 2 – Price out buying your dream home and Step 3 – Research dream vacations

Materials Needed: Computer or phone with internet access; paper; pen; Dream Budget Worksheet (at the end of activity plan)

Prep Needed:

- Print off copies of the Dream Budget Worksheet (one per girl).
1. Do you find yourself daydreaming about your future home you'll have some day? Or thinking about places you want to visit on vacation? Now's your chance to put your daydreams together and map it all out!
 2. Pinterest (pinterest.com) is like an online corkboard where you can keep track of things you see online that you like or want to remember. With adult permission, make an account on Pinterest and create a new board. Your "Dream Life" board! You can choose to make it a "secret" board if you want don't want it to be public. (Remember to follow internet safety rules.)
 3. Browse the internet for articles and sites that represent your dream house or dream vacation. Pin them!
 4. Talk about your choices with the troop. What did you pin and why? What made you like a certain site? What was it about that certain photo that really spoke to your dreams?
 5. How much does your dream house cost? How much money would you need to go on your dream vacation? Explore websites again, but this time, try to focus your search on real estate sites or travel sites that tell you about the price tags, instead of just showing you the pretty pictures. Use an online mortgage calculator (www.zillow.com/mortgage-calculator/) or visit places like travelocity.com to compare costs. Don't forget to include details like taxes and utility bills in your research.
 6. Record your dream home and dream vacation choices on your Dream Budget Worksheet.
 7. *Optional: To do this activity without computers, head to the library and explore the travel section and home magazines. Ask the librarian to show you some research tips for finding out how much your dream home and dream vacation might cost.*

Activity #2: "Get a Job!"

Time: 15 minutes

Badge Connection: Step 1 – Explore dream jobs

Materials Needed: Computer or phone with internet access; paper; pen; Dream Budget Worksheet (from Activity #1)

1. Now that you know what you would like to have in your dream life, you need to find a way to pay for it! Split into small groups to brainstorm all kinds of jobs. You can include everything from fantasy jobs (movie star, professional athlete) to more realistic options (computer programmer, social worker, lawyer). Once you have your master list of jobs, take the top 15 from the list and divide them up so everyone has a few jobs to explore.
2. Next, research your jobs. Go online and find out:
 - Starting salary
 - Monthly take-home pay: The monthly salary minus taxes and benefits that you pay for
 - Prospects: Where is this job headed in 10 or 20 years? Is it a field that will only increase in demand? Or is it likely to become less necessary as modern technology is developed?
3. Pick three different jobs from your research and record them on your Dream Budget Worksheet.

Activity #3: Connecting the Dots Snack Chat

minutes

Time: 15

Badge Connection: Step 4 – Make dream giving a goal and Step 5 – Add up your dreams!

Materials Needed: Computer or phone with internet access; paper; pen; Dream Budget Worksheet (from Activity #1)



1. Using your Dream Budget Worksheet, map out your goals and see if they match up! While having a healthy snack with your troop, compare choices from your Dream Budget Worksheets and do the math. Can you afford the dream house you have in mind with the job you hope to have someday? Is the dream vacation you chose within your future budget?
2. It's important to keep a line item open on your Dream Budget for giving, too. What organizations matter to you? Saving endangered species? Helping the homeless? Making education available to children everywhere? Brainstorm some ideas as a troop and do some research on your top charities.
3. Is there room in your Dream Budget for giving? What could you change from your housing goals or your vacation goals to make room for charitable giving?
4. Add in other expenses like food, clothing, entertainment, and student loan payments to your dream budget. How do those additions change your bottom line? Will you be able to go on that dream vacation right away when you start working? Or will you need to save money each month to make your dreams a reality?

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 charitable organization that you would like to support and find out about their mission. Ask how your donation can help them achieve their goals.
 - Meet with a real estate agent to learn about going from “dream home” to “reality home.” Ask about hidden costs, mortgages, and what to look for in when you’re on the house-hunt.
- Speaker Ideas:
 - Invite a travel agent to your troop meeting to talk about the ins about outs of finding great deals on your dream vacation.
 - Invite friends and family members to speak to your troop about their careers and how they got to where they are today.



Dream Budget Worksheet

Dream Home

My dream home: _____

The cost of my dream home is: \$ _____

My monthly mortgage/property taxes: \$ _____

My monthly utility bill: \$ _____

My monthly internet/cable bill: \$ _____

Dream Vacation

My first dream vacation: _____

The rough cost: \$ _____

How much I have to save each month: \$ _____

My second dream vacation: _____

The rough cost: \$ _____

How much I have to save each month: \$ _____

My third dream vacation: _____

The rough cost: \$ _____

How much I have to save each month: \$ _____

Dream Jobs

My first dream job: _____

Salary: \$ _____

The monthly take-home pay: \$ _____

My second dream job: _____

Salary: \$ _____

The monthly take-home pay: \$ _____

My second dream job: _____

Salary: \$ _____

The monthly take-home pay: \$ _____

Philanthropy (Giving)

I want to give to: _____

My monthly donation: \$ _____

Additional Living Expenses (per month)

Food \$ _____

Car payment \$ _____

Gas \$ _____

Car Insurance \$ _____

Clothes \$ _____

Student Loan Payment \$ _____

Toiletries \$ _____

Entertainment \$ _____

