



Money Manager Brownie Try-It Guide



Ages 7-9 | Brownie Girl Scouts | Minimum Activity Time: 3 hours

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About The Foundation of AFWA

The Foundation promotes and advances education, career development and leadership in finance and accounting. Our vision is to guide women along the path to achieve success in finance and accounting. The Foundation programs include academic scholarships, professional credential support and review courses, and financial literacy. www.foundationofafwa.org

About the Girl Scouts of the USA

Founded in 1912, Girl Scouts of the USA is the preeminent leadership development organization for girls, with 3.2million girl and adult members worldwide. Girl Scouts is the leading authority on girls' healthy development, and builds girls of courage, confidence, and character, who make the world a better place. The organization serves girls from every corner of the United States and its territories. Girl Scouts of the USA also serves American girls and their classmates attending American or international schools overseas in 90 countries. www.girlscouts.org

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Program Overview

The Foundation of AFWA has chosen the Girl Scout financial literacy curriculum as its latest addition to programs chapters can provide to the general public. The curriculum, designed by Girl Scouts of the USA, fills a gap in financial understanding for girls. The Foundation of AFWA aims to support women and girls, with this program being a perfect fit with The Foundation's mission.

Each of the six age levels have their own badge requirements for chapters and individual AFWA members to lead or support. AFWA chapters and members can identify troops or groups to work with, providing their financial expertise as accounting and finance professionals.

After identifying girls to work with, AFWA members can meet with the troop leader or the girls, depending on the age level, to plan when activities will be held. Each age level has an accompanying guide produced by The Foundation with a copy of the activities from the Girl Scouts.

Enclosed in this overview document are resources to understand the Girl Scout organization, their activities and how they are organized. These should be reviewed in conjunction with other materials in The Foundation of AFWA Girl Scouts Financial Literacy Program Tool Kit located in the member portal on www.AFWA.org



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About Brownie Girl Scouts



From girlscouts.org:

Girl Scout Brownies are ready to **take on the world**, and Girl Scouts lets them do just that! They want to learn new things and show off what they know. They want to **explore the world** and **meet new people**. And they want to **do something big** that makes them feel great!

They get to do all these things and more in Girl Scouts: take that first hike in the great outdoors, visit a science museum, band together as a mighty Brownie team to sell cookies—and use some of the money to help others. Life is good when you're a Brownie!

Working with Brownie Girl Scouts

Brownies are grades 2-3 or ages 7-9. They typically have a high-energy level but also need structure and order. She is easily influenced by others and has difficulty understanding her limits. Usually Brownie meetings are well structured to keep the girls interested and engaged. When planning activities for this age group, remember to keep the flow moving throughout the time with you are with them.

When working with adult volunteers, Brownies can brainstorm ideas and leaders should help them determine what is possible. Be accepting of their ideas and encouraging of their participation. You may want to be prepared for all activities and see which ones they want to do first. This helps them be engaged with decision making and setting the agenda of a meeting.



The Money Manager Brownie Try-It



The Money Manager Brownie Try-It allows girls to explore the difference between wants and needs and understand purchases of each. Girls will have a general understanding of money but will learn how to manage money with these activities.

This Try-It has 5 steps. Each step has 3 activities to choose from, for a total of 5 activities.

Steps:

1. Shop for elf items with your elf doll
2. Go grocery shopping
3. Go clothes shopping
4. Get ready for school
5. Have some fun

Suggested Activities from The Foundation of AFWA

The Foundation of AFWA has chosen an activity in each section that would lend to a group setting and one where adults other than leaders can be helpful. While you or your chapter do not have to stick to these activities, these activities have been selected by AFWA members and Foundation volunteers for each of the 5 steps.

STEP #1: SHOP FOR ELF ITEMS FOR YOUR ELF DOLLS (STUFFED ANIMALS/DOLLS)

Option #2: Go shopping with a brownie friend and her elf doll (stuffed animal/doll)

Time allotment: 25 minutes

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting
- Gather material and supplies
- Price your boxes/groceries and set-up on a table or around a room to create your grocery store.

Materials Needed:

- Assorted boxes/groceries you have on hand
- Stickers or post-it's (to label items)
- Paper/pencils for each team
- Calculator (optional)
- Play money
- Doll or stuffed animal girls brought from home

Steps:

1. Begin by asking the girls for their definition of a 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 or emergency.
2. Ask girls to pair up and explain they will be taking turns being a store owner and shopper. They are going to go shopping for grocery items for the stuffed friends from home.
3. Give them a couple minutes to put anything into their shopping bags they would like and return to the group. Then switch.
4. Ask them to calculate their total purchase and 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 \$10 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 \$10 limit. Have the girls add up their purchases again and share with the group.
7. Discuss why some teams had money leftover and others did not. Are there other ways to save money while grocery shopping?

STEP 2: GO GROCERY SHOPPING

Option #1: Shop at a “store”

Time Allotment: 25 minutes

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting
- Gather material and supplies
- Price your boxes/groceries and set-up on a table or around a room to create your grocery store.

Materials Needed:

- Assorted boxes/groceries you have on hand or weekly grocery advertisements
- Stickers or post-it’s (to label items)
- Paper/pencils for each team
- Calculator (optional)
- Play money
- Doll or stuffed animal girls brought from home

Steps:

1. Begin by asking the girls for their definition of a Budget and Savings as review from previous activity.
 - 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 or emergency.
2. Ask girls to pair up and explain they will be going grocery shopping in the mini-store you set-up. They are going to go shopping for grocery items for the stuffed friends from home.
3. Give them a couple 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 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 \$25.00 limit. Have the girls add up their purchases again and share with the group.
7. 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?

STEP 3: GO CLOTHES SHOPPING

Option #2: Browse through catalogs

Time Allotment: 25 minutes

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting
- Gather material and supplies
- Price your boxes/groceries and set-up on a table or around a room to create your grocery store.

Materials Needed:

- Assorted clothing magazines or weekly advertisements
- Stickers or post-it's (to label items)
- Paper/pencils for each team
- Calculator (optional)
- Play money
- Doll or stuffed animal girls brought from home

Steps:

1. Begin by asking the girls for their definition of a Budget and Savings as review from previous activity.
 - 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 or emergency.
2. Ask girls to create a list of three outfits for their stuffed animal/dolls. Each girl will have \$30 to purchase the items on their list. They are going to go shopping for the clothing in the magazines provided.
3. Give them a couple minutes to "buy" their items by putting the dollar amount for each item on their list.
4. Ask them to calculate their total purchase.
5. Ask the girls if they were able to purchase all the items on their list or if they needed to make any substitutions.

STEP 4: GET READY FOR SCHOOL

Option #3: Pool your money!

Time Allotment: 25 minutes

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting
- Gather material and supplies
- Price your boxes/school supplies and set-up on a table or around a room to create your store.

Materials Needed:

- Assorted school supplies
- Stickers or post-it's (to label items)
- Paper/pencils for each team
- Calculator (optional)
- Play money
- Doll or stuffed animal girls brought from home

Steps:

1. Begin by asking the girls for their definition of a Budget and Savings as review from previous activity.
 - 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 or emergency.
2. Ask girls to make a list of school supplies that their stuffed animal/doll will need for school. Each girl will have \$15 in spending money. Explain they will be going grocery shopping in the mini-store you set-up as a group. They are going to go shopping for the items on their list.
3. Give them a couple 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 return all their items to the "store."
5. Explain what buying items in bulk means and explain that they can divide the items among each other. Explain to the girls for the next round they will buy items in bulk and pooling their money (i.e., \$15 per girl for 10 girls is \$150) to buy the needed items.
6. Have them visit the store again and pick out their items. Make sure the group does not exceed the \$150 limit. Have the girls add up their purchases again.
7. Discuss what the differences were between buying individually and as a group.

STEP 5: HAVE SOME FUN

Option #1: Go to the Movies!

Time Allotment: 25 minutes

Prep Needed:

- Ask girls to bring a favorite stuffed animal or doll to the meeting
- Gather material and supplies
- Gather items that would be at a movie concession stand and prices

Materials Needed:

- Stickers or post-it's (to label items)
- Paper/pencils for each team
- Calculator (optional)
- Play money
- Doll or stuffed animal girls brought from home

Steps:

1. Begin by asking the girls for their definition of a Budget and Savings as review from previous activity.
 - 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 or emergency.
2. Tell the girls that you will be pretending to go to the movies. They need to put their money together (\$15 per person). Each ticket is \$4 per person (remember your stuffed animal or doll is coming too); any remaining money can be spent on treats (popcorn, pop, candy, etc.) or saved for another fun activity.
2. Give them a couple minutes to decide what they will spend their money on from the concession stand.
3. Ask them to calculate their total purchase.
4. 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.
5. Ask the girls what they would like to do with any leftover funds. Ask the girls if anyone budgeted for fun activities or savings?