



# Savvy Shopper Junior Badge Guide



Ages 9-11 | Junior Girl Scouts | Minimum Activity Time: 3.5 hours

March 2017



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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](http://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](http://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 members 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](http://www.AFWA.org)



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## About Junior Girl Scouts

From [girlscouts.org](http://girlscouts.org):

Want to meet a **real-life superhero**? Just talk to a Girl Scout Junior who wakes up every day ready to play a new role.



Juniors are explorers when they go camping for the first time. They're CEOs when they market and sell cookies. They're scientists when they do energy audits and go on nature walks. And they're product designers and writers when they earn their Innovation and Storytelling badges. Not to mention **change makers, big-idea thinkers, and future leaders**. Superhero, indeed!

## Working with Junior Girl Scouts

Juniors are grades 4-5 or ages 9-11. These girls can be very talkative, eager to learn but also critical of herself. She can be dramatic and possessive of friends. Juniors are starting to understand time and planning, engage in conversation, and pays attention to the media and respects their teachers. Sometimes these girls prefer quiet reading if there are tasks that require it, rather than reading in a group.



When working with adult volunteers, Juniors need to be listened to and need to feel included. Let them solve their own problems before stepping in. While good organization is key for these activities, have some alternative plans as it may be hard to determine how long activities will take. Encourage girls to show their skills and allow them to learn by doing things hands-on. Make sure to recognize their progress and accomplishments.

## The Savvy Shopper Junior Badge



The Savvy Shopper Junior Badge 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 Badge has 5 steps. Each step has 3 activities to choose from, for a total of 5 activities.

Steps:

1. Explore your needs and wants
2. Look into why you want what you want
3. Find out what makes people happy (or not!) with what they buy
4. Learn how to decide what to buy
5. Make a plan to buy something you need or want.

## 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: EXPLORE YOUR NEEDS AND WANTS

### Option #2: Make a collage

Time allotment: 60 minutes

#### Prep Needed:

- Gather materials

#### Materials Needed:

- Magazines and Newspapers
- Glue
- Scissors
- Poster board if doing collages in small groups; Letter size cardstock if making collages individually

#### Steps:

1. Share with girls the difference between wants and needs. Provide some examples like water vs. soda, etc.
2. Divide girls into groups of 2-3 if doing a group collage (they can do individually)
3. With understanding wants and needs, have them cut out at least 50 items (if in a group); recommend 20-30 if individually
4. Girls should glue items from left to right in a progression from needs to wants.
5. AFWA members should move around to help answer questions from the group

## STEP #2: LOOK INTO WHY YOU WANT WHAT YOU WANT

### Option #2: investigate the latest trends

Time allotment: 30 minutes

#### Prep Needed:

- Tape large paper to meeting room wall

#### Materials Needed:

- Paper, pen/pencils
- Large paper and marker
- Painter's/masking tape
- Dots/small stickers

#### Steps:

1. Without consulting each other, have the girls write their own list of what they consider to be the most popular or trendy items currently.
2. Ask each girl to share her three items, recording them for the group without repeats.
3. Give each girl 5 stickers. Have girls place their 5 stickers next to the top 5 items they want as well.
4. Lead the girls in a discussion of why they want these items. Do they feel like they are influenced by trends? What pressures do they experience when it comes to trends?

Step #3: Find out what makes people happy (or not!) with what they buy  
Option #2: Trade stories with friends

Time allotment: 30 minutes

Prep Needed:

- Tape large paper to wall before meeting

Materials Needed:

- Large paper
- Markers
- Painters/Masking tape

Steps:

1. Pair girls up and let them spend 5 minutes each (10 minutes total) sharing a story of something they bought and why they love it or why they wish they hadn't bought it.
2. Bring the group back together and share what was purchased and why it was loved or disliked. Note the items and reasons on one large piece of paper
3. Lead the girls in a discussion of what tips they might give other girls when purchasing something, based on what they have shared.

STEP #4: LEARN HOW TO DECIDE WHAT TO BUY  
Option #1: Visit the mall

Time allotment: 1 hour

Prep Needed:

- Transportation scheduled for girls- work with the troop leader to meet you at the local mall or a large box store (unless you are a registered Girl Scout leader, you cannot transport girls)

Materials Needed:

- Paper, pen/pencil

Steps:

1. Divide girls into groups of 2-3
2. Have the girls identify a few different items and assign one item to each group
3. The girls should go around the mall/store, identifying 2 or 3 versions of the item, noting what makes them different, their price and what other additional features it comes with
4. Bring the girls back together and have them share the items and prices. Have each group decide if the additional features for this item are worth the price or go with the lower cost option

## STEP #5: MAKE A PLAN TO BUY SOMETHING YOU NEED OR WANT

### Option 3: Look into your future!

Time allotment: 20 - 30minutes

#### Prep Needed:

- Material gathering

#### Materials Needed:

- Plain paper, pen/pencils
- Containers to decorate for time capsules
- Supplies for decorating time capsules (ribbon, washi tape, stickers, markers, etc)

#### Steps:

1. Have girls imagine what it will be like at age 20. What would they be doing? Guide their conversation so they know what an average 20 year old is doing.
2. Have each girl make a list of 10 items they think they will need on a day-to-day basis
3. Have each girl make a list of 10 additional items that they think they will want to have but may not need
4. Give girls time to create a time capsule of sorts that they can keep and open in 10 years. Assist in getting these completed and assembled.