





Ambassador Badge in a Box

My Financial Independence

Overview for Leaders

In Fall 2022, GSUSA introduced a new sequence of financial literacy badges. There are two badges for each level. One of the badge names begins with the word 'My'; that badge is intended to be completed first. (Of course, you can do the badges in any order you wish.)

Through the generous support of Summit Credit Union, badge-in-a-box kits have been created for the 'My' financial literacy badges for every level.

The activities in the kit are aligned to the meeting plans found in the VTK. At least one activity is offered for each required step; occasionally, there will be more than one choice for a step or an additional, optional activity that does not directly align with a specific requirement.

It is recommended that leaders read through the meeting plans in the VTK when checking out these kits so that they have a baseline knowledge of the badge and its activities.

These kits are designed to allow a leader to conduct a meeting with less planning, less effort, and less cost.

If any preparation steps are needed prior to the meeting, those are mentioned specifically below.

Materials are designed so that 12 Girl Scouts can do the activity at a time.

Please be a sister to the next troop when using these materials. Put them away in the same manner as you received them and report any broken/missing items when returning the box to Badgerland. Also, please alert Badgerland staff if a consumable is about to run out.

Outcomes

Overall

- Strong sense of self: Girls have confidence in themselves and their abilities, and form positive identities.
- Positive values: Girls act ethically, honestly, and responsibly, and show concern for others.
- Challenge seeking: Girls take appropriate risks, try things even if they might fail, and learn from their mistakes.

Contents in the Kit

- Living on your own: Rental agreements and leases handout. 15 laminated; additional quantities
- Budgeting for your First Apartment handout (12 laminated) (3 page) to be used with the Monthly Budget Worksheet (1 per girl)
- Furnishing Your First Apartment handout (12 laminated) (one page) to be used with the Buying things for your first apartment worksheet (1 per girl)
- Pencils
- 12 calculators.
- Leaders' binder with Badge requirements and activity guide from VTK
- Little notebooks/journals (1 per girl.).
- Rule of 72 handout; 15 laminated and additional quantities.
- Rule of 72 step by step presentation, located in the Leaders' binder.
- Intro to insurance handout; 15 laminated
- Stocks and bonds handout; 15 laminated and additional quantities.
- Intro to insurance handout; 15 laminated
- Folder of plain green cardstock

Materials Troop Needs to Supply and Preparation Actions

Troop provides:

Each team will need internet access via phone or computer

Step 1: Plan for where you'll live

Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.

The badge pamphlet is also in the Leaders' Guide binder.

Option 1: Log expenses for moving into an apartment

Materials:

- Living on your own: Rental agreements and leases handout. (provided). 15 laminated; additional quantities of flyer that a Girl Scout can take home if choose.
- Budgeting for your First Apartment handout (12 laminated) (3 page) to be used with the Monthly Budget Worksheet (1 per girl) (provided)
- Furnishing Your First Apartment handout (12 laminated) (one page) to be used with the Buying things for your first apartment worksheet (1 per girl) (provided)
- Pencils (provided)
- 12 calculators. (provided)
- Leaders' binder with Badge requirements and activity guide from VTK (provided)

Troop provides:

	Each team will need internet access via phone or computer
Step 2: Plan for expense spending	Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder. The badge pamphlet is also in the Leaders' Guide binder.
Option 1: Look at your current spending habits	 Materials: Little notebooks/journals (1 per girl.). (provided) Leaders' binder with Badge requirements and activity guide from VTK (provided)
Step 2: Plan for expense spending	Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder. The badge pamphlet is also in the Leaders' Guide binder.
Option 2: Create a future budget	 Materials: College living budget worksheet; 1 per girl. (provided) Pencils (provided) Leaders' binder with Badge requirements and activity guide from VTK (provided)
Step 3: Explore how to build wealth	Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder. The badge pamphlet is also in the Leaders' Guide binder.
Option 1: Create an investment model	 Materials: Pencils (provided) 12 calculators. (provided) Rule of 72 handout; 15 laminated. (provided) and additional quantities of flyer that a Girl Scout can take home if choose. Rule of 72 step by step presentation, located in the Leaders' binder. (provided) Intro to insurance handout; 15 laminated (provided) Stocks and bonds handout; 15 laminated (provided) and additional quantities of flyer that a Girl Scout can take home if choose. Leaders' binder with Badge requirements and activity guide from VTK (provided)
Step 4: Find out	 Troop provides: Each team will need internet access via phone or computer Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.

about	The badge pamphlet is also in the Leaders' Guide binder.
investment	Materials:
protection	 Intro to insurance handout; 15 laminated (provided)
Option 1:	Stocks and bonds handout; 15 laminated (provided) and additional
Find out	quantities of flyer that a Girl Scout can take home if choose.
how the	Leaders' binder with Badge requirements and activity guide from
government	VTK (provided)
protects investors	Troop provides:
investors	Troop provides:Each team will need internet access via phone or computer
	Refer to the VTK for the activity details. Also, the activity details are printed
Step 5:	and included in the Leaders' Guide binder.
Plan for	
sharing with	The badge pamphlet is also in the Leaders' Guide binder.
others	
Ontion 2	Materials:
Option 2: Plan for	Pencils (provided)12 calculators. (provided)
presents	 12 calculators. (provided) Folder of plain green cardstock (provided)
processo	Leaders' binder with Badge requirements and activity guide from
	VTK (provided)
End	Great! You have completed the My Financial Independence
0	badge. Hope you had fun!
Supplies	Consumables to be replenished by Badgerland in cooperation with Summit Credit Union
	Monthly Budget Worksheet to be used with Budgeting for your First
	Apartment handout (qty = 20-25)
	Buying things for your first apartment Worksheet to be used with
	Furnishing Your First Apartment handout (qty = 20-25)
	Pencils (check if they need to be sharpened; a large starting quantity
	was provided.)
	Little notebooks/journals (qty =15) Dula of 72 handouts, additional quantities (aty = 20.25)
	Rule of 72 handout: additional quantities. (qty = 20-25) Stocks and bonds handout: additional quantities. (qty = 20-25)
	 Stocks and bonds handout; additional quantities. (qty = 20-25) Folder of plain green cardstock (qty = 20-25)
	1 older of plain green cardstock (qty = 20-20)

Consumables to be replenished by Badgerland in cooperation with Summit Credit Union

- Monthly Budget Worksheet to be used with Budgeting for your First Apartment handout (qty = 20-25)
- Buying things for your first apartment Worksheet to be used with Furnishing Your First Apartment handout (qty = 20-25)
- Pencils (check if they need to be sharpened; a large starting quantity was provided.)
- Little notebooks/journals (qty =15)
- Rule of 72 handout: additional quantities. (qty = 20-25)
- Stocks and bonds handout; additional quantities. (qty = 20-25)
- Folder of plain green cardstock (qty = 20-25)