



Junior  
Badge in a Box

My Money Plan

<b>Overview for Leaders</b>	<p>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.)</p> <p>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.</p> <p>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.</p> <p>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. In addition,</p> <p>These kits are designed to allow a leader to conduct a meeting with less planning, less effort, and less cost.</p> <p>If any preparation steps are needed prior to the meeting, those are mentioned specifically below.</p> <p>Materials are designed so that 12 Girl Scouts can do the activity at a time.</p> <p>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.</p>
<b>Outcomes</b>	<p>Overall</p> <ul style="list-style-type: none"> <li>• Strong sense of self: Girls have confidence in themselves and their abilities, and form positive identities.</li> <li>• Positive values: Girls act ethically, honestly, and responsibly, and show concern for others.</li> <li>• Challenge seeking: Girls take appropriate risks, try things even if they might fail, and learn from their mistakes.</li> <li>• Healthy relationships: Girls develop and maintain healthy relationships by communicating their feelings directly and resolving conflicts constructively.</li> </ul>
<b>Contents in the Kit</b>	<ul style="list-style-type: none"> <li>• Work It Tips handout</li> <li>• Pencils</li> <li>• Index cards</li> <li>• A bin to use as a bowl</li> <li>• Poster sized: Our Cookie Money Plan</li> <li>• Leaders' binder with Badge requirements and activity guide from</li> </ul>

	<p>VTK</p> <ul style="list-style-type: none"> <li>• What do you want to be? Handout</li> <li>• Ways to make money handout; 15 laminated plus additional copies.</li> <li>• About Me job/salary pages (all laminated).</li> <li>• Plain cardstock/paper, lime green</li> <li>• How Income Tax Works handout: 12 laminated</li> <li>• Let's Talk Taxes handout: 15 laminated plus additional copies</li> <li>• Lanyards with job roles</li> <li>• Play money</li> <li>• Let's Talk Taxes handout; 15 laminated plus additional copies</li> <li>• 12 Calculators</li> <li>• Long blue bins to be used as a tax jar</li> <li>• Pennies</li> <li>• Risk/rewards game printout, laminated</li> <li>• Cards with two zeros, 1 - 5</li> <li>• Fraud/Scammed handout: 15 laminated copies plus additional copies</li> <li>• GS Internet Safety pledge, 12 laminated copies.</li> <li>• Keep Your Money Safe handout. 15 laminated copies plus additional copies.</li> <li>• Boss girl change pouches</li> </ul>
<b>Materials Troop Needs to Supply and Preparation Actions</b>	<ul style="list-style-type: none"> <li>• Optionally, computer/phone to look up jobs that the girls might want to do (step 2, option 1)</li> <li>• Markers</li> </ul>
<p><b>Step 1:</b> <b>Explore how to earn an income</b></p> <p><b>Option 2:</b> <b>Play job charades</b></p>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p> <p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• Work It Tips handout (provided)</li> <li>• Pencils (provided)</li> <li>• Index cards (provided)</li> <li>• A bin to use as a bowl (provided)</li> <li>• Poster sized: Our Cookie Money Plan (provided)</li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<b>Step 2:</b> <b>Investigate jobs and income</b>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p> <p>The badge pamphlet is also in the Leaders' Guide binder.</p>

<b>Option 1: Find out what different jobs pay</b>	<p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• What do you want to be? Handout (provided)</li> <li>• Ways to make money handout; 15 laminated. Additional copies if the Girl Scouts want to take them home. You can use this handout to talk about the difference between salaried, hourly and commissioned jobs. (provided)</li> <li>• About Me job/salary pages, some are duplicates (all laminated). You can use these pages to help girls think about possible jobs. Notice that there are two jobs on each side of the page: both their job and the job of their spouse. There are salaries suggested in the descriptions for both jobs. (provided)</li> <li>• Pencils (provided)</li> <li>• Plain cardstock/paper, lime green (provided)</li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul> <p><b>Troop provides:</b></p> <ul style="list-style-type: none"> <li>• Optionally, computer/phone to look up jobs that the girls might want to do</li> </ul>
<p><b>Step 3: Find out about income tax</b></p> <p><b>Option 1: Play an income tax game</b></p>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p> <p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• How Income Tax Works handout: 12 laminated (provided)</li> <li>• Let's Talk Taxes handout: 15 laminated plus additional copies if the Girl Scouts want to take them home. (provided) This is a deeper dive option than the 'How Income Tax Works' handout. <ul style="list-style-type: none"> <li>• Presentation explaining the details of the taxes listed on a pay stub – Found in the Leaders' Guide (provided)</li> </ul> </li> <li>• Lanyards with job roles: boss (1), employees (7), tax person (1) and government workers (3). (provided)</li> <li>• Play money (provided) <ul style="list-style-type: none"> <li>• 36 \$100</li> <li>• 72 \$50</li> <li>• 72 \$20</li> <li>• 72 \$10</li> <li>• 72 \$5</li> <li>• 180 \$1</li> </ul> </li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<b>Step 3: Find out</b>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p>

<p><b>about income tax</b></p> <p><b>Option 2: Look at a pay stub online</b></p>	<p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• Let's Talk Taxes handout; can be used instead of finding a pay stub online (provided); 15 laminated plus additional copies if the Girl Scouts want to take them home.             <ul style="list-style-type: none"> <li>• Presentation explaining the details of the taxes listed on a pay stub – Found in the Leaders' Guide</li> </ul> </li> <li>• Pencils (provided)</li> <li>• Plain cardstock/paper, lime green (provided)</li> <li>• 12 Calculators (provided)</li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<p><b>Step 3: Find out about income tax</b></p> <p><b>Option 3: See what it's like to pay taxes</b></p>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p> <p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• Long blue bins to be used as a tax jar; do not decorate as this is part of the kit to be used by other troops (provided)</li> <li>• Pencils (provided)</li> <li>• Plain cardstock/paper, lime green (provided)</li> <li>• 12 Calculators (provided)</li> <li>• Play money (provided)             <ul style="list-style-type: none"> <li>• For the first round, give each Girl Scout one \$20, two \$10s and two \$5.</li> <li>• For the second round, give each Girl Scout a \$50.</li> </ul> </li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<p><b>Step 4: See the difference between saving and investing</b></p> <p><b>Option 3: Play a risk/rewards game</b></p>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p> <p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• Pennies (provided)</li> <li>• Risk/rewards game printout, laminated (provided)</li> <li>• Cards with two zeros, 1 -5 (provided)</li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<p><b>Step 5: Protect</b></p>	<p>Refer to the VTK for the activity details. Also, the activity details are printed and included in the Leaders' Guide binder.</p>

<b>money and information</b>  <b>Option 1: Protect your personal information</b>	<p>The badge pamphlet is also in the Leaders' Guide binder.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• Fraud/Scammed handout: 15 laminated copies plus additional copies if Girl Scouts want to take one home. (provided) (Use this handout instead of searching online.)</li> <li>• GS Internet Safety pledge, 12 laminated copies. (provided)</li> <li>• Keep Your Money Safe handout and a powerpoint presentation that is printed and located in the Leaders' Guide binder. 15 laminated copies plus additional copies if Girl Scouts want to take one home. (provided)</li> <li>• Pencils (provided)</li> <li>• Plain cardstock/paper, lime green (provided)</li> <li>• Leaders' binder with Badge requirements and activity guide from VTK (provided)</li> </ul>
<b>Give Away provided by Summit</b>	<ul style="list-style-type: none"> <li>• Boss girl change pouches ; one per girl (provided)</li> </ul>
<b>Alternative Activities:</b>	<ul style="list-style-type: none"> <li>• Comparison chart of credit union/bank/piggy bank (provided)</li> </ul>
<b>End</b>	<p><b>Great! You have completed the My Money Plan badge. Hope you had fun!</b></p>
<b>Supplies</b>	<p><b>Consumables to be replenished by Badgerland in cooperation with Summit Credit Union</b></p> <ul style="list-style-type: none"> <li>• Pencils (check if they need to be sharpened; a large starting quantity was provided.)</li> <li>• Index cards (qty = 25-30)</li> <li>• Poster sized: Our Cookie Money Plan (qty = 5)</li> <li>• Plain cardstock/paper, lime green (qty = 25+)</li> <li>• Boss girl change pouches (qty = 15; a give-away and not needed for any activity)</li> </ul>

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

- Pencils (check if they need to be sharpened; a large starting quantity was provided.)
- Index cards (qty = 25-30)
- Poster sized: Our Cookie Money Plan (qty = 5)
- Plain cardstock/paper, lime green (qty = 25+)
- Boss girl change pouches (qty = 15; a give-away and not needed for any activity)