



Budget Builder

Have you ever spent money on something you wanted to buy? Have you ever saved money for something you wanted to buy in the future? Even if you haven't, you'll find out what it means to spend and save. When you make plans for spending and saving, that's called a budget. Learn how to build a budget!

Steps

1. Find out how much things cost and how money is used
2. Learn the difference between wants and needs
3. Plan a budget for a fun adventure
4. Find out how to be thrifty
5. Make a budget for your character

Purpose

When I've earned this badge, I will know how to make the shopping choices and budget decisions that are best for me.



Make your own character

Draw a character that's about your age. Then fill in some details!

My character lives in (town or city)

.....
.....

My character's favorite game or toy is ...

.....
.....

To have fun, my character likes to

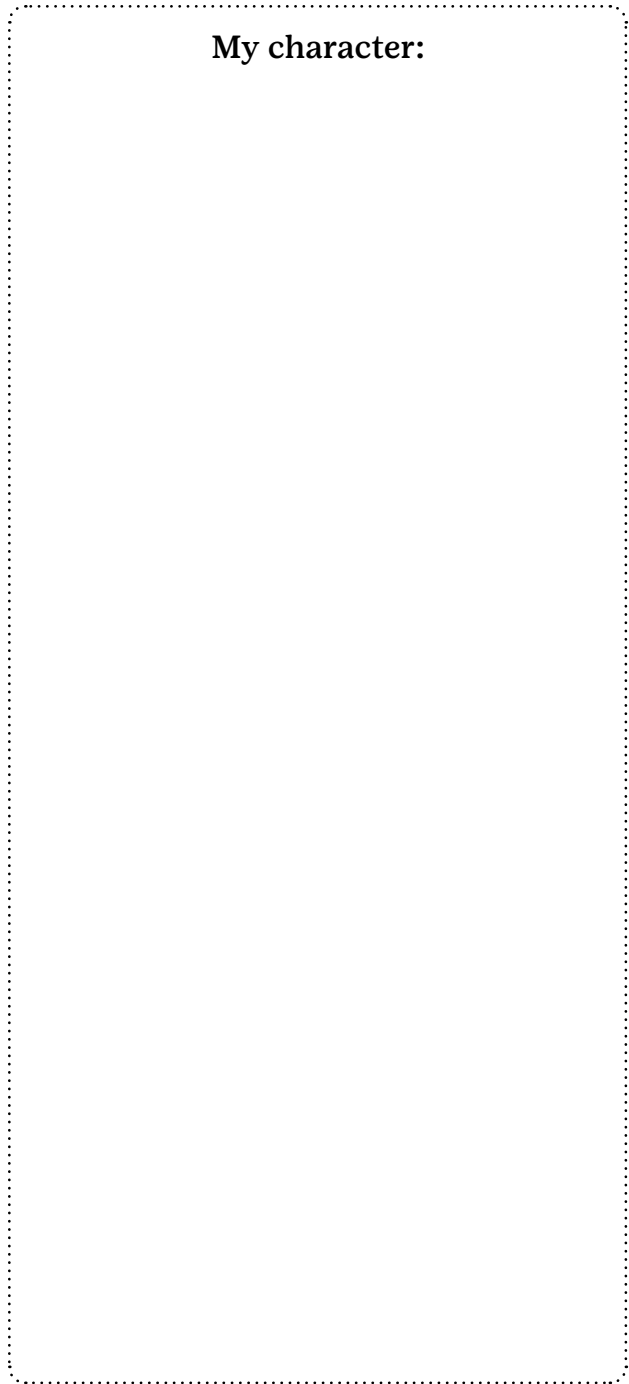
.....
.....
.....

My character's favorite food is

.....
.....
.....

Then become a money manager
and use play money to buy what your
character needs.

My character:



Step 1: Find out how much things cost and how money is used

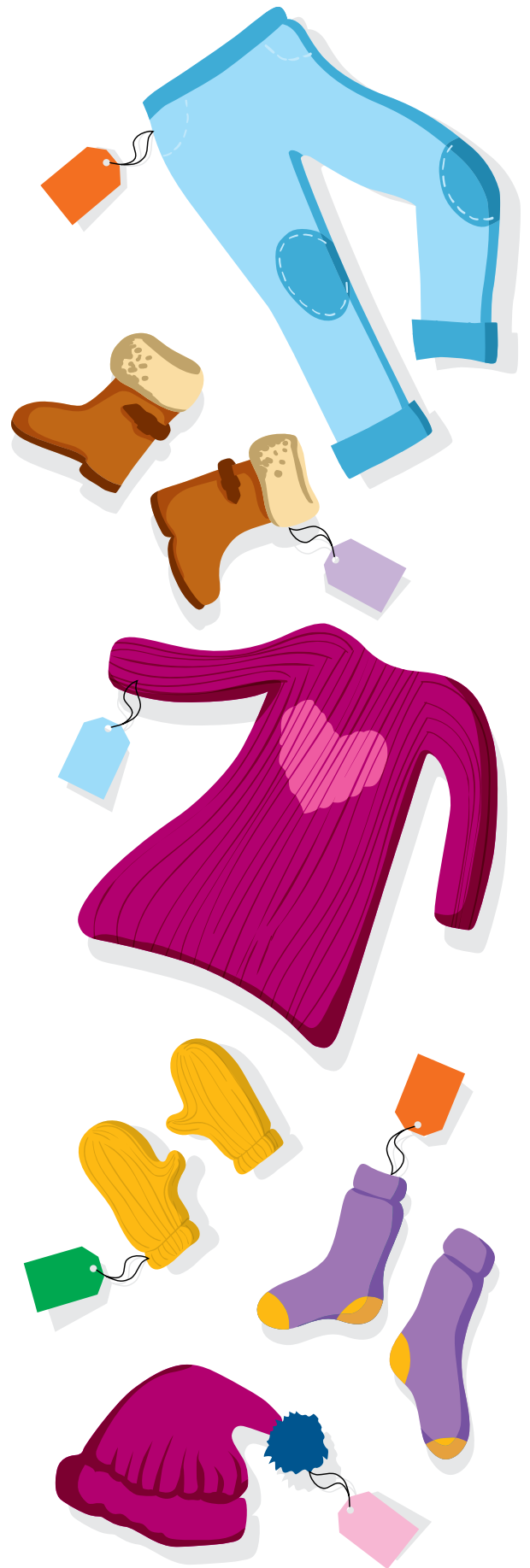
Money helps us buy things we need to stay safe and healthy, like food and clothes. Shop for your character and learn how to spend your play money. Get help from an adult to find out what your items would cost.

Choices—do one:

Go grocery shopping. Count out \$30 from your play money and write down five food items your character needs to be healthy and strong. Here are some examples! For homemade trail mix, you might get dried fruit, nuts or seeds, raisins, and granola. For a sandwich, you might get cheese, lettuce, and tomato—don't forget the bread! Or think of a meal you often eat and talk to an adult about what the ingredients are.

Go shopping for clothes. Your character needs clothes to wear to school. Count out \$40 from your play money. Make a list by thinking about what you might wear, like a T-shirt, sweater or jacket, a hat, socks, jeans, and sneakers. Did you have to cross anything off your list because it cost more than \$40?

Get school supplies. Your character is going to school, so what supplies do you need? Count out \$20 for supplies and see if you can get everything you need, like a ruler, binder, highlighters, notebook, eraser, sharpener, pencils, and pens. Do you have enough to get the supplies? If you buy in bulk (meaning more than one item in a bundle), you can save money. Find out if there is anything you can split or share. For example, is there a friend or family member you can evenly divide a box of pencils with?



Step 2: Learn the difference between wants and needs

We need certain things to be safe and healthy, like food and clothes. We might want other things for fun, like games and toys. In Step 1, you shopped for your character. Are these things your character wants or needs? It's not always easy to tell the difference. Can you tell what are wants or needs in the box on this page?

Choices—do one:

Create a wants and needs collage. Make a line down the middle of a poster board or large piece of paper. On one side, write “wants” and on the other “needs.” Think about things your character wants and needs. Cut out pictures from magazines, catalogs, or ads. Tape or paste those pictures on the side where you think they belong. You can also put pictures or words on your collage. Share it with your Brownie friends.

Move for wants and needs. With your friends, write or draw pictures of wants and needs on index cards. Look at “Wants or Needs?” on the next page if you need ideas. Put the cards together in a pile. Take turns reading them out loud. After each card is read, you will move to show if it's a need or a want. You could sit or stand, raise or lower a hand, or put thumbs up or down. Choose a movement together. For each card, everyone decides what they think. Keep going until all the cards have been read. Did everyone agree on needs and wants? What did you do when you didn't agree?

Make a shopping list. Make a list of items you'd buy at a supermarket for your character. Write or draw each item on a separate piece of paper. Put an N (for need) or W (for want) next to each. Foods we need are the ones that give us energy for the day—like breakfast before school or a snack during a soccer game. Foods we want are the things we like to have, like cake to celebrate a birthday, ice cream in hot weather, or soda at the movies. Keep it blank if you're not sure. Share your items with your friends or family. Try to get help figuring out any you left blank or ones you might change. Then make a pile for your needs, wants, and undecided items. How many items do you have for each?

Wants or Needs?

Do you think these items are wants or needs? It's not always easy to tell!



Fun Budget

Find out what you'll need for your adventure and what it costs. Then add it up!

Entry tickets:	\$
Equipment rental:	\$
Snacks:	\$
Transportation:	\$
Tools or supplies:	\$
Food:	\$
Other items:	\$
Total cost of adventure:	\$

Step 3: Plan a budget for a fun adventure

What does your character like to do for fun? Plan out some imaginary things you and your character can do with \$30 for a day of adventure! Use the “Fun Budget” worksheet. Make sure your budget includes everything you’ll need to pay for during the day, like travel, entry tickets, and food. Ask an adult to help you find out the costs.

Choices—do one:

Get outdoors! Plan a budget for something fun you can do outside with your character. It might be building a birdhouse, planting a garden, or having a picnic at a park. Find out what you’ll need and how much it costs. Then make a budget.

Have fun with friends. Plan for you and your character to go somewhere fun with friends. It might be spending a day at an amusement park, going bowling, or visiting a planetarium. Does the place where you’re going offer a group rate? This means you can pay less if you go as a group. Add up the costs for the day and plan your budget.

Act out two fun things and compare the costs. With your friends, break into two groups. Come up with fun adventures you can do with your characters. Maybe one adventure is a trip to a petting zoo, and another is roller skating at a rink. Find out what your adventure would cost and make a budget. Act out your fun adventure for the other group. Can they guess where you want to go? Then compare the costs for your two adventures.





Step 4: Find out how to be thrifty

Being thrifty is being careful with your money and how you spend it. It can mean searching for discounts and sales, getting secondhand items from someone else, or finding ways to reuse an item so you don't have to buy it new. Help your character save money by becoming thrifty.

Choices—do one:



Look for secondhand items. Many of the things we need already exist in our community. That means we may not need to buy them new. Make a list of five items you want or need for your character, like clothing or school supplies. Then, with an adult's help, see if you can find those items in your local thrift shop or at a garage sale. Write down how much they cost, then compare to what it would cost to buy new. You can also find out if someone you know in your neighborhood has something your character needs, so you don't have to buy it at all!



Go bargain hunting at the grocery store. Make a shopping list with 3–5 grocery store items. Then, with an adult, go online or to a store to see if you can find cheaper options. Sometimes stores have special offers or house brands that are cheaper than other brands.

► **For more fun:** learn about coupons and discounts. Ask an adult to help find discount coupons for items for your character from Step 1. See how much you'd save.

Find one thing you can repurpose. This means finding an item that's going to be thrown out or recycled and using it for a different purpose. All it takes is a bit of creativity to figure it out! See the “Reuse, Repurpose, Repair” box for some inspiration. Make sure to ask an adult for help with any project using scissors.



Reuse, Repurpose, Repair

- Turn an empty cereal box into a folder.
- Find an empty plastic container to decorate as a pencil case.
- Decorate an empty can or glass jar to use as a pencil holder.
- Make an old lunchbox new again by wrapping it with colorful duct tape.
- Ask an adult to mend a torn sweatshirt or backpack to make it usable again.

Step 5: Make a budget for your character

A budget is a plan for what people need and how much money they'll spend. Pretend your character has \$15. Then do one of these choices to practice how you would budget that money.

Choices—do one:

Plan a meal. Decide what your character wants to make and with an adult, list all the things you'll need and how much they'll cost. Do you need to take anything off your list to meet your budget? How does this change your meal plan?

Draw a pie budget. On a large piece of paper, draw a round circle. Write down five things your character needs or wants. Find out how much those items cost. Then draw slices on your pie and draw the items inside each slice. Make bigger slices for the items that cost more. Do all the slices add up to \$15? If not, what would you take out or change? Or would you save to get what your character wants? How much would you need to save each week?

Plan for how your character will share. Make sharing a part of your character's budget. Decide if your character will donate all the \$15 or just part of it. Plan for how your character will spend or save any leftover money. Then, with your Brownie friends, brainstorm ways you can help others. List a bunch of ideas, including things that don't cost money, like volunteering time and donating items.

Words to Know

Bargain: A purchase bought at less than the usual cost.

Budget: A plan for what people need and how much money they'll need to spend.

Bulk: When you buy larger amounts of something and pay a cheaper price.

Brainstorm: A fun word that means coming up with new ideas and different ways to solve a problem.

Discount: When an item is for sale at a lower price. The discount is how much the price is reduced, such as \$5 off.

Goal: Something people want to do, be, or have. It can also mean what people plan to do with the money they earn.

Needs: The things people must have to stay healthy and be safe, like clothing, housing, and medical care.

Product: Something made by humans or machines.

Purchase: When people buy something, they purchase it. It can also refer to the item a person bought.

Save: To put aside money to use later.

Savings: Money that is not spent and has been set aside to use later.

Secondhand: Owned or used by someone else before.

Share: To give someone else something they need.

Spend: To use money for something.

Thrifty: Being careful with money and how it is spent.

Wants: The things people would like to have but can live without.



girl scouts 

Made possible by a generous grant from Charles Schwab and its Founder.

TM ® & © 2022 Girl Scouts of the United States of America. All rights reserved.

No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, electronic or mechanical methods, including photocopying, recording, or by any information storage or retrieval system, now known or hereinafter invented, without the prior written permission of Girl Scouts of the United States of America (GSUSA), except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law. For permissions requests, write to GSUSA at the address below or visit the www.girlscouts.org website to access permission request forms.

First published in 2022 by Girl Scouts of the United States of America
420 Fifth Avenue, New York, NY 10018-2798
www.girlscouts.org





Volunteer's Guide to the Budget Builder Badge*

Find tips and ideas to help guide your troop through this badge.

Before you start: Have Brownies draw a character that's about their age and make up a story for their character. Where do they live? What does the character do for fun? Tell Brownies they'll use the character for all the steps.

Materials: *paper, drawing and coloring supplies*

Step 1: Find out how much things cost and how money is used • 30–40 minutes

Ask: Have you ever saved money to buy something you wanted? If so, what was it and were you able to buy it?

Share: Money helps us buy things we need, like food and clothes. Shop for your character and learn how to spend your play money.

Materials for all choices: *play money; paper; pens; computers, smartphones, or tablets (optional)*

Choices—do one:

- **Go grocery shopping.** Give each Brownie \$30 in play money and ask them to make a list of grocery needs. If you can, go online to find the costs for each item or take a field trip to a grocery store. If not, estimate the cost. Help Brownies add up the total cost for their items. Do they have enough money? If not, what would they take off?
- **Go shopping for clothes.** Count out \$40 of play money for each Brownie. Have them make a list of clothing needs and go online to estimate the cost. If you can, take a field trip to a department store or discount outlet and help Brownies look at prices for their items. Help them add up the total cost for their items and ask if they have enough money. If not, what will they cross off their list?
- **Get school supplies.** Count out \$20 for each Brownie and have them make a list of school supplies. Get the cost for their items. If you can, take a field trip to an office supply or discount department store. Help Brownies add up the total and ask if they have enough money. If not, what would they take away from the list? Let them know if they buy in bulk, meaning more than one item in a bundle, they can sometimes save money. Find out if there is anything they could buy in bulk and split or share.

Step 2: Learn the difference between wants and needs • 30–40 minutes

Ask: What is the difference between something you want and something you need?

Share: We need certain things to be safe and healthy, like food and clothes. We may want other things for fun, like games and toys. In Step 1, you shopped for your character. Are these things your character wants or needs?

- **Create a wants and needs collage.** Give each Brownie a poster board or large piece of paper for their collage. Share ideas from the “Wants or Needs?” page in the booklet. Have them use safety scissors to cut out pictures, then share their collage to find out what needs and wants they have in common and where they are different.

Materials: *“Wants or Needs,” poster board, art supplies; safety scissors; tape or paste; magazines, catalogs, and/or ads*

- **Move for wants and needs.** Ask Brownies to use the “Wants or Needs?” page in the booklet to write or draw each item on separate index cards. Tell them you'll read the cards out loud one at a time. Have them choose a movement to indicate need or want, such as sitting/standing, raising a hand, or thumbs up/down. Let them know it's important to make their own decisions. Talk to the group about why people make different choices. Remind them it's hard to tell the difference between wants and needs.

Materials: *“Wants or Needs,” index cards, pens and pencils*

- **Make a shopping list.** Have Brownies think about the foods they eat in a day or a week. Then have them create a list that includes bread, milk, cereal, butter, eggs, fruit, vegetables, cookies, water, soda, ice cream, pretzels, and other items they think of. Explain that a food we need is something we need for energy in the day. A want is something we are excited to have for a specific reason, like to celebrate or to share. Have them place an N (for need) or W (for want) next to each item or keep it blank if they can't decide. Ask them to share their items. Do they want to change their mind?

Materials: *paper, drawing materials, pens, calculator*

*Detailed choice activities, meeting tools, and additional resources and materials can be found within the Volunteer Toolkit on my.girlscouts.org.

Step 3: Plan a budget for a fun adventure • 20–30 minutes

Ask: What does your character like to do for fun?

Share: Plan out some imaginary things you and your character can do with \$30 for a day of adventure! Use the “Fun Budget” worksheet.

Choices—do one:

● **Get outdoors!** Have Brownies pair up or work in groups to plan their outdoor activity. Once they’ve selected something, help them come up with a budget. Estimate the costs for their activity, such as materials and supplies to plant a garden or build a birdhouse.

Materials: *paper, pens, “Fun Budget”*

● **Have fun with friends.** Have Brownies pair up or work in groups to plan their fun with friends. Help them go online to find out if the place they choose offers a group rate. Then have Brownies add up all the costs for the day.

Materials: *paper; pens; computers, smartphones, or tablets; “Fun Budget”*

● **Act out two things and compare the cost.** Have Brownies, in groups or pairs, act out two fun activities for their characters. Help them go online to find the cost, then make two separate budgets and see the difference.

Materials: *paper; pens; computers, smartphones, or tablets; “Fun Budget”*

Step 4: Find out how to be thrifty • 20–30 minutes

Ask: Do you know what it means to find a good deal?

Share: Being thrifty is being careful with your money and how you spend it. It can mean finding discounts and sales or getting secondhand items. Help your character save money and contribute to a greener world by being thrifty. For example, many clothes and products end up as landfill waste.

Choices—do one:

● **Look for secondhand items.** Ask Brownies to list five items they want or need for their character. If possible, arrange a field trip to a thrift shop or garage sale for Brownies to find their items or search secondhand marketplaces. Have them write down the cost of their secondhand items and help them compare to what they would cost new. Let them know they can also find out if someone in their neighborhood has an item their character needs, so they don’t have to buy it at all!

Materials: *paper; pens; computers, smartphones, or tablets (optional)*

● **Go bargain hunting at the grocery store.** Have Brownies make a grocery store shopping list, then look through coupons or flyers to see if they can find their item for less. Or help Brownies check out prices online. If possible, plan a field trip to a grocery store to compare prices. Note cost differences between name and store brands.

Materials: *grocery store print ads and coupons; paper; pens; computers, smartphones, or tablets*

● **Find one thing you can repurpose or reuse.** Before the meeting, reach out to families and have Brownies bring in an empty jar or can. Make sure to have extras. Let Brownies decorate the jar or can to use as a pencil holder. Share the “Reuse, Repurpose, Repair” list in the activity description and ask Brownies for more ideas.

Materials: *“Reuse, Repurpose, Repair,” empty jars, decorating supplies (such as stickers or markers)*

Step 5: Make a budget for your character • 20–30 minutes

Ask: Why do you think it’s important to have a budget for spending and saving?

Share: First you’ll set a goal for your character. Then you’ll create a budget for how to accomplish this goal.

Choices—do one:

● **Plan a meal.** Divide Brownies into small teams. Tell them they have \$15 in pretend money to spend on preparing a family dinner. Help them make a list and find the costs online or estimate them. Have them look at the list again and reduce the cost. Is there an ingredient they can take out or borrow from a neighbor or friend?

Materials: *paper; pens; computers, smartphones, or tablets (optional)*

● **Draw a pie budget.** Have Brownies work in pairs to come up with five items their character needs or wants and draw their pie budget. Go online to help them find or estimate costs. Direct them to draw bigger pie slices for things that cost more. Then help them add up the slices to see if their five things come to \$15. If not, help them decide what they would take out.

Materials: *large paper; drawing materials; computers, smartphones, or tablets (optional)*

● **Plan for how your character will share.** Have Brownies brainstorm ideas for ways their characters can give back. Ask what they would do if they had an imaginary \$15 to donate. Why is it important to donate? Would they donate all of it? Where and how much would they give? Ask Brownies to choose one idea and to make that part of the giving plan for their character.

Materials: *whiteboard, markers, large paper, pens*

TM ® & © 2022 Girl Scouts of the United States of America. All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, electronic or mechanical methods, including photocopying, recording, or by any information storage or retrieval system, now known or hereinafter invented, without the prior written permission of Girl Scouts of the United States of America (GSUSA), except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law. For permissions requests, write to GSUSA at the address below or visit the www.girlscouts.org website to access permission request forms.

First published in 2022 by Girl Scouts of the United States of America, 420 Fifth Avenue, New York, NY 10018-2798, www.girlscouts.org