



# CAPITAL CURRENCY

Our Council's Own Try-It, Badge and Interest  
Project Patch



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# Welcome to Capital Currency

## Welcome

Thank you for bringing the Capital Currency financial education program to your girls! Funded by a generous grant from Capital One, Capital Currency helps girls to begin developing the financial skills they will need throughout their lives. The financial decisions that girls make as young women affect the financial possibilities that they will have as adults. It is never too early to learn these lessons! Looking back, many adults wish that they had made more informed financial decisions throughout their lives. Financial education prepares girls to provide for their own needs and the needs of those they care about. Thank you for conveying these valuable lessons to your girls.

The Capital Currency Try-It, badge and IP are official recognitions to be worn on the front of the vest or sash. They can be purchased at GSCNC shops.

## No Financial Expertise Required

All activities come with easy-to-follow activity plans, including discussion questions and material lists. Please refer to the Capital Currency Dictionary on p. 35 if you are unfamiliar with some of the terms used. The Helpful Links below can also provide valuable support. The kits also include a number of helpful resources.

## Helpful Links

Girl Scouts of the USA website: [www.girlscouts.org/moneysmarts/](http://www.girlscouts.org/moneysmarts/)  
U.S. Government's Financial Education Website: [www.mymoney.gov/](http://www.mymoney.gov/)  
Capital One Financial Education: [www.capitalone.com/financialeducation/](http://www.capitalone.com/financialeducation/)  
Federal Reserve Education: [www.federalreserveeducation.org/](http://www.federalreserveeducation.org/)

## About This Publication

This Capital Currency publication outlines the requirements for the IP, badge and Try-It. It also contains step-by-step instructions for the Junior badge and Brownie Try-It activities (but *not* for the IP requirements – those can be found online and in the kit). Many activity options require the use of materials supplied in the GSCNC Capital Currency Program Kit.

### **PROGRAM KIT REQUIRED**

The Capital Currency Try-It, badge and IP are designed to be used with a GSCNC program kit. Most of the necessary materials are found in the kit. Complete a kit request form at <http://www.gscnc.org/files/pdf/leader/c360.pdf>  
For more information, email [programkits@gscnc.org](mailto:programkits@gscnc.org) or call (202) 237-1670 or (800) 523-7898, ext. 310.

# Interest Project Requirements

## For Teen Girls



### IP Activity Requirements:

Complete the **REQUIRED** activity first, and then choose **ONE** activity from **EACH** of the **DISCOVER, CONNECT, and TAKE ACTION** and **YOUR OWN ACTIVITY** categories. Finally complete the **REFLECTION** activity, for a total of **SIX** activities.

### Breakin' It Down

You are almost an adult, and your entire future lies before you. Will you travel the world? Rent your own apartment? Buy your own cell phone, car or computer? Start your own business? Whatever you hope to do in your future, it will probably require money. The financial choices you make today will affect the possibilities you will have tomorrow.

### HERstory

This program has been developed and updated by the Girl Scout Council of the Nation's Capital through a grant from Capital One to help girls develop their financial skills.

### Your Leader\$hip Bling

This IP has been developed so girls like you can:

- **DISCOVER** - Understand how the financial decisions you make today will affect your future, and practice the skills to become a Balanced Budgeter, a Savvy Saver, a Clever Credit-Holder, an Intelligent Investor, and more.
- **CONNECT** – Build positive communication skills around money and financial issues, and explore the relationships money creates in different communities.
- **TAKE ACTION** - Help others in your community learn the importance of financial education and advocate for fair and just financial practices.

### Making “Cents” of the Symbols

Each activity has a checkbox in front of it that can be used to keep track of how many activities are completed, and also to differentiate between activities.

Some of the activities offer information especially important for Seniors and Ambassadors as they prepare for life's next steps. We encourage girls at those levels to complete those activities. The following symbol identifies those activities:



Some activities also offer Extension activities to help girls extend their learning beyond the activity (but are not required). The following symbol highlights such activities:



# Interest Patch Program Kit Contents

- One SAMPLE white packet of take-home materials—please do not write on these materials. Please make copies of each per girl. They can also be downloaded at [www.gscnc.org/capitalcurrencytakehome.html](http://www.gscnc.org/capitalcurrencytakehome.html).
  - a. My Capital Currency Portfolio
  - b. Money-Saving Tips for Teens
  - c. Capital Currency Dictionary
  - d. Credit Card Comparison Worksheet
  - e. Credit Extra Credit Worksheet
  - f. Budgeting Bonanza Worksheet
  - g. Identity Theft IQ Quiz Worksheet and Answer Key
  - h. “Why We Gave Away Our Home” Article
  - i. “My Own Activity/ Reflection” form
- 6 hanging file folders in kit
- 10 “Got Money?” Focus Books
- 3 “College 101” Focus Books
- 3 Federal Trade Commission’s Focus on Finances: Preparing For Your Future pamphlets
- 3 Federal Trade Commission’s Getting Credit booklets
- 3 “The Teen Girl’s Gotta-Have-It Guide to Money” books by Jessica Blatt
- 1 copy of the United States FAFSA form
- Bag of “Bills to Pay” (21 bills) – from activity in My Capital Currency Portfolio
- 3 sets of laminated “Credit Card Comparisons” and Credit Card Cheat Sheet
- 3 “Pay Stubs”
- Bag of Negotiation Role Play Scenarios Cards and 3 copies of “Negotiations Tip Sheet”
- Bag of Materials for Identity Theft Toolkit (1 brain stress ball, 1 Jack-in-the-Box, 1 pair of disguise glasses, 1 Easy button, 1 Girl Scout cookie box, 1 Answer Key)
- Folder of Take Action/Advocacy tip sheets and resources
- Bag of Materials for “Financial Possibilities Skit” (2 calculators, 2 Mock Credit Cards, 1 feather boa, Play Money, Checkbook)

## **Program Kit Required**

The Capital Currency IP is designed to be used with a GSCNC program kit.

Most of the necessary materials are found in the kit.

Complete a kit request form at [www.gscnc.org/kits.html](http://www.gscnc.org/kits.html)

## **Girl Take-Home Resources**

In addition to the kit, there are a number of Capital Currency IP take-home resources for each individual girl. These can be downloaded at

[www.gscnc.org/capitalcurrencytakehome.html](http://www.gscnc.org/capitalcurrencytakehome.html)

## **Bringin’ the Kit To Life**



Keep an eye out for Capital Currency workshops and Supercenter of Life Showcases, scheduled throughout the year at different locations around our council. These events are designed to help your troop complete the Capital Currency IP, as well as gain some additional financial savvy skills! Find and register for events at [www.gscnc.org](http://www.gscnc.org)

## ACTIVITIES LIST

- **REQUIRED** (*This activity must be completed first. Portfolio can be downloaded at [www.gsnc.org/capitalcurrencytakehome.html](http://www.gsnc.org/capitalcurrencytakehome.html)*)

Complete your own GSCNC Capital Currency Portfolio. Your leader or an adult should guide you through the activities and responses, but you may complete the activities individually or in small groups. The “Got Money?” book, the Federal Trade Commission pamphlets, and “The Teen Girl’s Gotta-Have-It Guide to Money” book are included in the kit as resources. *There are a lot of financial resources available and the world of money rapidly changes, so feel free to explore additional resources.*

### **DISCOVER**

Now that you’ve completed the Portfolio, let’s increase our financial fitness!

- **Credit Card Comparison**



Compare the three different credit card options that are provided in the kit. Fill out the Credit Card Worksheet, using the Credit Card Cheat Sheet, to help you determine which card would be the best deal for you. How could you use this card responsibly? What would the consequences be if you didn’t? Expand this activity by working with an adult to analyze some real credit card offers from the mail or online.

*\*Credit cards rules changed drastically in early 2010 with the CARD act. See the CARD act Tip Sheet in the take home kit for more information.*



**EXTENSION:** Watch the “Digging Out of Debt” clip from the **Your Life, Your Money PBS program** to hear the real life story of Amanda McCormick, a girl just like you who got into serious credit card debt. [www.pbs.org/wned/videos.php](http://www.pbs.org/wned/videos.php)  
Brainstorm ways you can prepare yourself now to avoid Amanda’s situation.



- **A+ Credit**

In school, you’re taught that it’s important to get good grades and to score well on tests in order to succeed. In the world of finance, scoring high and getting a good grade makes all the difference with credit. Find out the difference between a credit report and a credit score. What does your credit report affect? What is the ideal credit score and how can you achieve it? Once you have some background, complete the Credit Extra Credit Worksheet found in the Take Home Resources or online.

- **Tax Crunch**

You’re finally rolling in the dough, having landed a job with a salary of \$33,000 a year. You get a paycheck twice a month. But wait! Your first paycheck is only for \$1,090.40! That’s only \$26,160 a year! Where did the rest of the money go?? Look at the fine print of the paycheck in the kit. Make a chart that shows how your paycheck was divided up and where all of the money went. Some of the money went to pay taxes. Make a collage or a list of the various things your taxes are used for. (Hint: visit the IRS website if you need help.)

- **Stockbroker for a Day**

Imagine that you have saved \$2,000 to invest in your future. What goals do you hope to achieve with this money? Which type of investment (or *combination* of investment types) would provide you with the best way to achieve these financial goals? Explore

pp. 12-21 of the “Got Money” Focus Book and pp. 48-63 of “The Teen Girl’s Gotta-Have-It Guide to Money” to learn more about investing. You are young, and you have a long time to let your money grow. Explore which options would be right for you. If possible, work with an adult to invest some money today.



*EXTENSION:* Participate in The Stock Market Game Girl Scout initiative, where teams of Girl Scouts in our council start with a virtual cash account of \$100,000 and strive to create the best-performing portfolio using a live trading simulation online. Contact the Council Program Department at [programaa@gscnc.org](mailto:programaa@gscnc.org) to sign up. Learn more about SMG at: [www.stockmarketgame.org/](http://www.stockmarketgame.org/)

- **Paying for College**



College. It will be one of the most expensive investments you will ever make. It will also be one of the most important things you can do to prepare for your future. Complete the suggested exercises in section five of the “College 101” Focus Book (pp. 30-35). Contact a public university, a private university, and community college in your state using the Hot On the Money Trail questions on p. 30 and compare the costs. Obtain a FAFSA form from a college, your high school guidance office, or [www.fafsa.ed.gov](http://www.fafsa.ed.gov). (See the example in your kit). Talk with your family or a college financial aid counselor about how you might pay for college.

## CONNECT

- **Budgeting Bonanza**

Everyone needs to have budgets and manage their finances. With your troop or some friends, check your budgeting skills with the Budgeting Bonanza activity included in the Take Home Resources. Now see how well you can budget for a real activity! Think of an event, trip, or service project that you would like to do with your Girl Scout troop or another group of friends. It could be anything from a dinner for your group’s parents to a workshop for other girls about troop budgeting to a weekend campout... whatever you can imagine and budget for! Research the costs that would be involved with making this activity a reality. How will you come up with this money? Make up a budget and a money-earning plan, and share it with your troop.



*EXTENSION:* Actually *do* the group event, trip, or service project. Put your money-earning plan into action, follow your budget and make the plan a reality!

- **Bills, Bills, Bills**

With the help of your parent or guardian, pay your household's monthly bills. This may involve writing out checks or paying online. Enter your payments into their checkbook ledger and balance the checkbook. Where you surprised at how many bills had to be paid or at how much things cost? Have a discussion with your parent or guardian about the importance of paying bills on time and having a savings plan.

- **AvoID Theft**

With our increasing dependence on the internet and storing important information on computers, identity theft—where someone uses your personal information, most likely for financial gain—has increased dramatically the past few years. Discuss what items make up a person’s identity. Take the Identity Theft IQ quiz found in the

Take Home Resources to see if you know what information is appropriate to share with others. To make it more interactive, have the girls draw their faces on a sheet of paper and then cut it up into 12 pieces. For each right answer they give, they get a piece of their face back. If they answer 12 questions correctly, they “get their identity back”! Look through the ID Theft toolbox in the kit to see what items can remind you to protect your identity. Discuss ways that you can protect your identity, as well as the information of your friends and family. Find out what steps you would need to take if your identity was stolen. Share this information with at least one other person.



*EXTENSION:* Play different identity theft games like “ID Theft FaceOff” and “Friend Finder” at [www.onguardonline.gov/](http://www.onguardonline.gov/)

- **Put Your Money Where Your Mouth Is**

Money is notoriously one of the most difficult topics to discuss with other people. It’s important to have the skills to talk about money comfortably and to be able to succeed in financial negotiations, both now and in the future. What are financial negotiations? Who are people that you negotiate with regarding money? Think of a time in the past month when you had to negotiate for something money-related (allowance, while shopping, baby-sitting, etc) and reflect on how you handled the situation. How did you feel afterwards? Use the role play cards in the kit (or come up with your own scenarios!) and act out three versions of the scenario—a lose/lose situation, a win/lose situation, and a win/win situation (see the Negotiations Tip Sheet for more information). Discuss why you might negotiate for more money in certain situations – is it because you just want more money or because you want to be paid your true worth? What are ways you can ensure that your financial negotiations result in a win/win most of the time?



*EXTENSION:* Check out the Win-Win Negotiations Junior Patch Program, developed by Girl Scouts Western Pennsylvania. Consider putting on this program for younger Girl Scouts. [www.gswpa.org/girls/programs/win-win-patch-program](http://www.gswpa.org/girls/programs/win-win-patch-program)

- **Map That Money**

There’s a popular phrase that says money makes the world go ‘round. Choose a different country and find out what kind of money/currency they use and what the exchange rate is to the dollar. Compare with other countries. What are the ways money is transacted? How does their banking system compare to ours? Explore what life would be like for a girl your age in that country—what would her major expenses be? How much would she need to save? Do her needs/wants differ from yours?



*EXTENSION:* This is a great opportunity to reach out to our sisters abroad. Go to the World Association of Girl Guides and Girl Scouts website [www.waggggs.org](http://www.waggggs.org) and find the contact information for guides/scouts in the country you selected. Contact them to set up a pen pal relationship and discuss some of these financial topics with them.

## **TAKE ACTION**

- **Pay It Forward**

One of the most powerful ways to make a difference on these issues is to spread the knowledge you have learned. Hold a financial workshop for your friends or a younger troop (you can use the Brownie or Junior kits to assist you). One of the things you can offer at the workshop is an interactive financial possibilities skit.

Using the props provided in the IP kit, develop a skit that illustrates some of the financial education concepts you've learned through this program. Practice your skit and perform it at the workshop that you coordinate.

- **Be An Add-Vocate!**

Does your school offer any financial literacy programs for the students, like Junior Achievement or Jump\$tart? Are there workshops/information sessions on money management for adults in your community? If the answer is no, then use your voice and knowledge to be a money savvy advocate (or add-vocate, since you're working to add more knowledge to your friends and community!). Talk to the people in charge—your principal, your city councilmember, your superintendent—and let them know that financial education is important to you, your peers and your community! See the Advocacy Folder in the kit for more resources on successful take action ideas.

- **Helping Hand**

A lack of money can cause serious hardships for people in your community and around the world. Without money, it can be difficult to meet people's basic needs for food, shelter or healthcare. Find an organization that provides assistance to people with low incomes. Ask how you could help them, and then spend some time giving them a hand! For some inspiration, read the article "Why We Gave Away Our Home" included in the kit and have a discussion with your troop/friends/family about ideas and ways you can give more to others.

*Remember, Girl Scouts cannot raise money for other organizations, but there are plenty of other ways that you can help! Ask about collecting items they need or volunteering your time.*

## **YOUR OWN ACTIVITY**

- What could YOU do to discover more about finances, connect with other people, or take financial action? Choose an area of financial planning that you would like to learn more about and design your own financial activity. What is the goal of this activity? *Use the My Own Activity sheet from the Take Home packet to help you.*

If you would prefer, you may choose one of the Discover, Connect, or Take Action activities that you didn't do the first time around to use as YOUR OWN activity.

## **REFLECT**

- Talk with a parent or adult friend about what you've learned through Capital Currency. Think about how this IP relates to the Girl Scout Promise and Law. What skills or greater understanding have you gained to help you throughout your life?

Share your financial goals with the adult. Ask about some of their financial frustrations or their financial advice.

Choose a way to summarize your reflections: a paragraph description, a poem, a song or rap, or a drawing/painting/photograph, for example. *Use the Reflection sheet in the Take Home Resources to help you.*

### **Want to Learn More? Capital Currency Interest Project II**

Complete SIX additional activities that you do not do the first time to earn CAPITAL CURRENCY II, a second Interest Project Patch.

# Junior Badge and Brownie Try-It

## Leader Notes

### Requirements

The Capital Currency badge and Try-It are presented using the Girl Scout Leadership Experience's Three Keys to Leadership: "Discover, Connect, Take Action." Learn more about the three keys at: [www.girlscouts.org/gslc/](http://www.girlscouts.org/gslc/)

The Capital Currency Try-It and badge are official recognitions to be worn on the front of the vest or sash. They can be purchased at GSCNC shops.

Requirements for the Junior badge and Brownie Try-It are listed on pp. 11 and 12 with the activity details beginning on p. 13. In some cases, Juniors and Brownies have the same activity choices, though each group will complete the activity at a level appropriate for the age of the girls. In other cases, activities are designed for one age level or fulfill different requirements for each level. Be sure to refer to the Summary of Requirements pages and the comment line under the title of each activity page.

### Additional Girl Scout Program Links

#### **Brownie:**

Math Fun Try-It  
Cookies Count Try-It  
Penny Power Try-It  
The Penny Project\*

#### **Junior:**

Business-Wise Badge  
The Cookie Connection Badge  
Money Sense Badge  
Consumer Power Badge  
The Penny Project\*  
CentsAbility\*

### *\*The Penny Project and CentsAbility*

*The Penny Project* materials you will see in this kit are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned *The Penny Project* patch. This patch can be earned by purchasing *The Penny Project Toolkit* and completing all of the activities. *The Penny Project* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline>.

Girls ages 9-11 may be interested in GSUSA's *CentsAbility* kit. *CentsAbility* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline>

\*Both *The Penny Project* and *CentsAbility* are offered in limited quantities, as GSUSA is no longer reprinting these materials.\*

### Tell us what you think!

When you are done with the kit, please fill out an evaluation (located on p. 36 of this booklet), and share your feedback about Capital Currency!

# Program Kit Contents

## Junior Badge and Brownie Try-It

*Materials found in both the **Brownie Try-It** and **Junior Badge Kits**:*

- Two Capital Currency Leader Guides containing lesson plans and reproducible materials
- 10 copies of *The Penny Project* book
- Bag of Capital Currency Word Cards with safety pins
- NEEDaLittle WANTaLot Store sign
- Plastic bin of 25 NEEDaLittle WANTaLot Store items
- Dollhouse
- “Credit or Debit” folder containing six envelopes of laminated sequence cards
- “Material World: A Global Family Portrait” book by Peter Menzel and Charles Mann

*Materials Exclusive to **Junior Badge Kit**:*

- “Cash, Credit Cards, or Checks?” book by Nancy Lowen
- 25 “Value Envelopes”
- Manipulative Blocks
- Financial Decision Booklets
- Bag of Treasure Trivia Questions
- Credit Card Comparison

*Materials Exclusive to **Brownie Try-It Kit**:*

- “Jingle in my Pocket” CD
- Bag of 36 “Colossal Money” Coins
- Coin flashcards
- *The Penny Project* board game

# Understanding the Activity Plan

**Objective:** This briefly summarizes what girls will do and what learning should take place in this activity.

## Materials Needed

The bullets represent the following things:

- ☐ Item can be found in kit
- ◆ Item can be photocopied from this booklet
- Item must be provided by leader

## Activity Steps

This section provides step-by-step directions for the adult to follow when leading the activity.

## Discussion Questions

This section suggests questions to discuss with girls throughout the activity.

## Extensions



This section suggests activities that may help girls extend their learning beyond this activity, but are not required.

# Junior Badge

## Summary of Requirements

Girls *must* complete the **REQUIRED** activity, *one* of each of the **DISCOVER**, **CONNECT** and **TAKE ACTION** activities, and *two* additional activities from any category, for a total of *six* activities.

**REQUIRED** (*This activity must be completed first*).

**My Capital Currency Words** (*p. 13*)

Fill in the blanks on this word puzzle and then play a game with money words.

**DISCOVER**

**1. NEEDaLittle WANTaLot Store** (*p. 16*)

Shop at this store and learn about your *needs* and your *wants*.

**2. Exchanging Value** (*p. 17*)

What is money, anyway? Explore the many different ways of exchanging value and test your knowledge in Treasure Trivia.

**3. Debit or Credit?** (*p. 19*)

What happens when you cash a birthday check from Grandma or swipe a credit card at the grocery store? Explore how checks, debit cards and credit cards work.

**4. Money Does Grow... but Not on Trees!** (*p. 20*)

See how your financial decisions can affect your financial possibilities tomorrow.

**CONNECT**

**1. Bank on It Field Trip** (*p. 23*)

Visit a bank to solve the clues of the “Bank on It” Scavenger Hunt.

**2. The Cost of Living** (*p. 25*)

Grown-ups have to pay for many things. Use a dollhouse to find out how much it costs to be an adult!

**3. Budget Bonanza** (*p. 27*)

With your Girl Scout troop, design a budget for an event, trip or activity.

**TAKE ACTION**

**1. Sharing the Knowledge Wealth** (*p. 29*)

Choose a theatrical way to share the financial information you have learned.

**2. Helping Hand** (*p. 31*)

A lack of money can cause serious hardships for people in your community and around the world. Lend someone a helping hand.

**3. Dreamland** (*p. 32*)

Illustrate your financial dreams and set your long-term saving goals.

# Brownie Try-It

## Summary of Requirements

Girls *must* complete *one* of each of the DISCOVER, CONNECT and TAKE ACTION activities, and one additional activity of their choice, for a total of *four* activities.

### DISCOVER

**1. NEEDaLittle WANTaLot Store** (p. 16)

Shop at this store and learn about your *needs* and your *wants*.

**2. My Capital Currency Words** (p. 13)

Fill in the blanks on this word puzzle and then play a game with the money words you have learned.

**3. Debit or Credit?** (p. 19)

What happens when you cash a birthday check from Grandma or swipe a credit card at the grocery store? Explore how checks, debit cards and credit cards work.

**4. Smart Cents Sense** (p. 21)

Learn about the value of money through poetry and role-play.

### CONNECT

**1. Bank on It Field Trip** (p. 23)

Visit a bank to solve the clues of the Bank on It Scavenger Hunt.

**2. The Cost of Living** (p. 25)

Grown-ups have to pay for many things. Use a dollhouse to find out how much it costs to be an adult!

**3. Cash in a Flash** (p. 26)

Use flashcards to help you make the right change.

**4. The Penny Project Board Game** (p. 28)

Try to finish with the most money!

### TAKE ACTION

**1. Sharing the Knowledge Wealth** (p. 29)

Choose a theatrical way to share the financial information you have learned.

**2. Helping Hand** (p. 31)

A lack of money can cause serious hardships for people in your community and around the world. Lend someone a helping hand.

**3. Contain Your Spending** (p. 34)

Get crafty and create containers to organize your money.

# My Capital Currency Words

Junior **REQUIRED**, Brownie **DISCOVER #2**

**Objective:** Girls will complete the “My Capital Currency Words” sheet to gain a basic understanding of financial terms. Girls can use *The Penny Project* book as a reference. Play a game to increase familiarity and have fun with financial words.

## Materials Needed

- ▣ 10 copies of *The Penny Project* book\*
- ▣ Word cards and safety pins for game
- ◆ A “My Capital Currency Words” sheet for each girl
- Pencils

## Activity Steps

1. Girls fill in words using word bank. Encourage girls to browse *The Penny Project* book for more information about the terms.\*
2. Review the words with the girls.

## Extension



### Word Game

Attach one word card to each girl’s back without letting her see it.  
Girls must guess the words on their backs by asking yes-or-no questions of the other girls around them.

\**The Penny Project* materials are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned *The Penny Project* patch. This patch can be earned by purchasing *The Penny Project Toolkit* and completing all of the activities.

*The Penny Project* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline> in limited supply.

# My Capital Currency Words

Name: \_\_\_\_\_



Use the words in the word bank to fill in the boxes. The blanks in each box should all be filled with the same word. You may use *The Penny Project* book to help!

## WORD BANK:

NEED

WANT

BUDGET

CREDIT CARDS

INVESTING

MONEY

INTEREST

INCOME

EXPENSES

SAVINGS

STOCKS AND BONDS

DEBIT CARDS

1. \_\_\_\_\_

You use \_\_\_\_\_ to pay for things you want and need. Like people, this comes in a variety of shapes and sizes.



3. \_\_\_\_\_

Things that you \_\_\_\_\_ are food, water, shelter, and clothing (the adults in your life provide those things).

2. \_\_\_\_\_

The things on your wish list are things you \_\_\_\_\_. Sensible girls like you know the difference between something they *NEED*, such as basic clothes, and something they don't *NEED*, like brand-name, designer clothes.



6. \_\_\_\_\_

Money that you don't spend right away is called \_\_\_\_\_. This is important because you never know when you're going to need extra money.

4. \_\_\_\_\_

A \_\_\_\_\_ is a plan for how you'll spend your money.

5. \_\_\_\_\_

The money that you get is called \_\_\_\_\_. Some of this is given to you (like gifts or rewards), but most is earned by working for it.

7. \_\_\_\_\_

\_\_\_\_\_ are the things you use your money to buy – such as school lunch, clothes or program fees.



8. \_\_\_\_\_

Adults try to make their money grow so they have even more money; this is called \_\_\_\_\_.



9. \_\_\_\_\_

The parts of a company that adults buy (invest in) in order to make their money grow are called \_\_\_\_\_ and \_\_\_\_\_.

10. \_\_\_\_\_

If adults keep their money in a bank, the bank sometimes pays them money for keeping it there! That money is called \_\_\_\_\_. If adults don't have enough money to buy things, banks let them borrow money if they promise to pay it back. Banks earn money by charging adults a fee for letting them borrow money.

11. \_\_\_\_\_

\_\_\_\_\_ are a type of plastic money. Adults may use these so they don't have to carry around lots of paper money to buy expensive items like TVs. Adults may also use these if they don't have enough cash to pay for something they need right away. Banks let adults use these because they trust them to pay the bank back. The bank pays for what the adults buy and collects the money and interest from them later.

12. \_\_\_\_\_

\_\_\_\_\_ are another example of plastic money. Banks let adults use these if they have enough money in the bank to pay for whatever they buy. When adults pay using these the money is immediately taken out of their bank account.

# NEEDaLittle WANTaLot Store

## Junior and Brownie DISCOVER #1

**Objective:** Girls will understand the difference between *needs* and *wants*.

### Materials Needed

☐ Bag of 25 store items.  
*Please make sure to return all items to the kit.*

☐ NEEDaLittle  
WANTaLot Store Sign

☐ “Material World: A  
Global Family Portrait”  
by Peter Menzel and  
Charles Mann

### Activity Steps

1. Prior to meeting, leader sets up 25 store items and “NEEDaLittle WANTaLot” Store sign.
2. Leader tells girls that it is time to go shopping at the “NEEDaLittle WANTaLot” store. Each girl can choose one item at the store. *Remind girls that they will not get to keep these items, and they will all be returned to the store before the end of the meeting.*
3. Each girl chooses an item.
4. Have girls move to one side of the room if they consider their item a “need;” to the other side if they consider their item a “want” (some things do fit in both categories).
5. Have girls discuss why they categorized their object in this way.
6. If there’s time, allow girls to go shopping again if they would like, perhaps only selecting *needs* this time.

### Discussion Questions

- a) Why was it called the “NEEDaLittle WANTaLot” store?
- b) What is a difference between a *need* and *want*?
- c) Why shouldn’t we just buy everything that we want? (*It is important to save for larger purchases or emergencies later on.*)
- d) If you were on a budget and could only spend a little money, which things would you buy?

### Extension



Look through the book “Material World: A Global Family Portrait” by Peter Menzel and Charles Mann in the kit. Consider the needs and wants of people in different countries around the world, and how they compare to your needs and wants. What would your possessions look like spread out in front of your home? Are there things you can give away/do with less of?

# Exchanging Value

## Junior DISCOVER #2

**Objective:** Girls will understand that money expresses a form of value. Girls will experiment with different methods of payment and identify appropriate times in which these payments should be used.

### Materials Needed

- ▣ “Cash, Credit Cards, or Checks?: A Book About Payment Methods” by Nancy Loewen
- ▣ Discussion Questions (on p. 18)
- ▣ One “Value Envelope” for each girl. Each envelope contains: a credit card slip, a paper bill, a coin, a check, and a loan slip
- ▣ Bag of “Treasure Trivia” questions

### Activity Steps and Discussion Questions

1. Leader reads aloud “Cash, Credit Cards, or Checks?: A Book About Payment Methods” by Nancy Loewen.
2. Leader asks Discussion Questions and leads girls through discussion of different ways to exchange value (*credit card, debit card, check, bills, coins, loan, trade something for it*). Leader shows girls the props from one “Value Envelope” and discusses what each item is.
3. Leader asks, “What is money, anyway?” (*It is a way of exchanging value. Things cost different amounts of money because we feel they have a certain value. We have many different ways of exchanging this value, and there are different times when each of these ways is appropriate.*)
4. Girls play “Treasure Trivia.” Each girl is given a “value envelope.” Leader pulls a “Treasure Trivia” card from the bag and reads it aloud. Girls must hold up the form of payment they feel would be most appropriate to use for the situation.
5. Leader reveals the correct form of payment for that situation and girls discuss why. There may be multiple correct answers.

### Extensions



1. Discuss how different cultures in different countries have different ways of exchanging value. In some traditional societies, people will barter or trade for the goods they need. Other countries have currency that looks different from American bills and coins.
2. See the “Debit or Credit?” activity on p. 19 to learn more about using checks, credit cards and debit cards.

**Discussion Questions**  
**For “Cash, Credit Cards, or Checks?” by Nancy Loewen**

**1. What is a check?**

*A check tells the bank to take a certain amount of money from a checking account and pay it to a person or store.*

**2. How is a check different from a debit card?**

*A debit card acts like a check, instructing the store to take money from a checking account and pay it to a person or store. It is faster than a check and involves less paperwork. But you must remember to mark your purchase down in a check register! \*Girl Scout troops use debit accounts, so it is particularly important to understand how to use a debit card.\**

**3. What is a check register?**

*A check register is where you record deposits and check or debit card payments. Keeping an accurate check register lets you know exactly how much money you have in your checking account.*

**4. What is a credit card?**

*A credit card is basically a loan. It is not free money. If you pay back the cost of your purchases within a certain number of days (normally around 25-35 days), no interest is charged. Interest charges can be significant.*

**5. When a credit card is used, who pays the store?**

*The credit card company pays the store, and the cardholder pays back the credit card company. The credit card company also charges the store a fee for the service of allowing customers to use the credit card.*

**6. What are the benefits and dangers of using a credit card?**

***Benefits:** Credit cards are easy, convenient, safe to use (cash can be stolen), and allow you to purchase items before you have the money saved. One can lose a credit card, but if it is reported, the cardholder is often protected.*

***Dangers:** The primary danger is going into too much debt, resulting in high interest payments. You must be careful about the interest rates with credit cards – when you spend money using a credit card and you don't pay back your balance right away, the credit card company charges you extra money for loaning you money. Using a credit card requires significant spending discipline! Try to only buy things you can pay back right away.*

# Debit or Credit?

## Junior and Brownie DISCOVER #3

**Objective:** Girls will arrange pictures in a sequence to explore how checks, debit cards and credit cards work.

### Materials Needed

- ▣ “Credit or Debit Folder.” Folder contains 6 envelopes of different color-coded sequence cards.
- ▣ Credit Card Comparison (*Juniors Only Extension activity*)

### Activity Steps

1. Explain to girls that there are many different ways that we exchange value to pay for things. Three of these ways are: checks, credit cards and debit cards.
2. Spread the six series of sequence cards throughout the room. Break girls into six groups and send one group to each card set.
3. Explain to girls that their job is to place the cards in order from the first step to the last.
4. Have girls talk through sequence scenarios. Leader can offer guidance once girls have finished sequencing. (Cards are numbered on the back.)
5. As time allows, have groups rotate to work on the other sequences.

### Discussion Questions

- a) What is the difference between credit and debit cards? (*Check the Capital Currency Dictionary on p. 35 for definitions*)
- b) What is similar about checks and debit cards? *They only use money you currently have in your account(s). \*Girl Scout Troops are required to use debit cards, so make sure girls understand what these are and how to use them.*
- c) Which of the scenarios would you like to actually happen? Which should you avoid? Why?
- d) Can you name some things that might happen when you’re using these forms of money that would make you lose money? (*bounce check, be charged ATM fee for using a different bank’s ATM, have to pay interest on purchases charged to credit card if not paid off in a timely manner*)

### Extension



(*Juniors only*)

Have girls do the “Credit Card Comparison” provided in the kit. Compare the three different credit card options with the help of the “Credit Card Cheat Sheet.” Which card would be the best choice? How could girls use a credit card responsibly? What would be the consequences of using credit irresponsibly?

# Money Does Grow... But Not on Trees!

## Junior DISCOVER #4

**Objective:** Girls will use manipulative blocks to visualize the concept of interest growing over time.

### Activity Steps

1. Discuss the concept of interest (see Discussion Question a).
2. Leader gives each girl a Financial Decision Booklet.
3. Leader gives each girl 10 blocks. Each block represents one dollar. Leader says, "You have just received \$10 from your Girl Scout leader. We're going to see how the different choices you can make with this money will affect your financial possibilities in the future."
4. Girls turn to p. 2 of booklet and read their financial decisions. Have girls read out loud so everyone understands the different scenarios. Explain unfamiliar terms using the "Capital Currency Dictionary" on p. 35. Each girl gives up or keeps the number of blocks that is dictated by her decision (leader collects and distributes blocks).
5. Leader explains that there has been a time warp and it is now 10 years later. Girls turn to p. 3 of booklet. Girls add or give up blocks according to the "10 years later" direction.
6. There has been another time warp, and it is now 20 years down the road. Girls turn to p. 4 of booklet. Girls add or give up blocks according to the "20 years later" direction.
7. Review discussion questions.
8. Allow girls to play again with different booklets.

### Materials Needed

- ☐ Yellow manipulative blocks
- ☐ Financial Decision Booklets

### Discussion Questions

- a) Does anybody know what the word "interest" means in financial terms? (*Interest can either grow for you or against you. If you save or invest your money, interest will grow and you will earn more money. If you borrow money or charge things to a credit card, however, you will have to pay interest to someone else and you will end up losing money.*)
- b) How did your financial decisions at the beginning of the game affect your financial outcomes at the end of the game? Why did you end up with the number of blocks that you did?
- c) If you got to choose your own Financial Choice card, which one would you choose? What does this say about the choices you should be making with your money in real life?

# Smart Cents Sense

## Brownie DISCOVER #4

**Objective:** Girls will understand the value of money through poetry and role-play.

### Materials Needed

◆ “Smart” poem by Shel Silverstein (on p. 22)

▣ Bag of 36 “Colossal Money” Coins

### Activity Steps and Discussion Questions

1. Read the “Smart” poem aloud once for the girls.
2. Ask girls what coins they heard mentioned in the poem. Ask if they think the boy got a good deal. What is wrong with his logic?
3. Read the poem aloud again, a stanza at a time. Have girls determine the amount of money the boy in the poem has by acting out the “swap” described in the poem with the coin cards and comparing the amounts. Have the girls figure out how much money the boy loses after each transaction.
4. Read the poem through multiple times so girls can take turns making the different transactions. Ask girls to make other coin combinations (e.g. how many nickels make a quarter?) with the large coin pictures.
5. Have the girls discuss what actual smart money transactions might look like.

### Extension



Listen to the “Jingle in My Pocket” song on the CD in the kit (Track 1). Have the girls write their own poem or song about money. Have them share it with the troop, and encourage them to also share their literary creation with their friends, family and peers to spread financial literacy.



# Smart

By Shel Silverstein



My dad gave me one dollar bill  
'Cause I'm his smartest son,  
And I swapped it for two shiny quarters  
'Cause two is more than one!

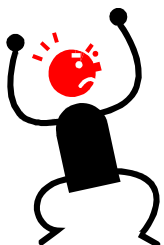
And then I took the quarters  
And traded them to Lou  
For three dimes -- I guess he don't know  
That three is more than two!



Just then, along came old blind Bates  
And just 'cause he can't see  
He gave me four nickels for my three dimes,  
And four is more than three!



And I took the nickels to Hiram Coombs  
Down at the seed-feed store,  
And the fool gave me five pennies for them,  
And five is more than four!



And then I went and showed my dad,  
And he got red in the cheeks  
And closed his eyes and shook his head--  
Too proud of me to speak!

From *Where the Sidewalk Ends* HarperCollins Publishers: 1974

# Bank on It Field Trip

## Junior and Brownie CONNECT #1

**Objective:** Girls will connect with their community by visiting a bank or other financial institution. Girls will complete a scavenger hunt to explore what happens at a bank.

### Materials Needed

- ◆ Copies of Bank on It Scavenger Hunt worksheet (on p. 24)
- Pencils
- A local bank or other financial institution to visit

### Activity Steps

1. Contact a local bank or other financial institution and arrange for the troop to take a field trip. You may want to visit the bank where the troop's account is held.
  - Arrange for a tour with a bank employee, if possible.
  - Remember to secure permission slips, bring health history forms and follow safety checkpoint guidelines.
  - As an alternative, girls could visit a bank individually with their parents.
2. Make copies of scavenger hunt worksheet and obtain pencils.
3. Bring girls to the bank, complete tour and scavenger hunt, and explore what takes place there!

### Discussion Questions

- a) Why might it be worthwhile to put your money in a bank versus keeping it at home?
- b) What is a credit union, and how is it different from a bank? *A credit union is "not for profit" and owned by its members. Profits of a credit union are given back to its members by giving them good or competitive interest rates. A bank is a "for profit" corporation owned by its stockholders. The profits made are returned back to the stockholders.* Encourage the girls to find out what kind of bank/credit union their family members use and why.

### Extension



Encourage girls to return to the bank with their parents to open or add money to a savings account.



# Bank on It Scavenger Hunt



Can you find these things at the bank? Check off the boxes when you find them!

A withdrawal slip for a bank account

A deposit slip or a deposit envelope for a savings account

A machine that takes in and puts out money. What is this called?  
\_\_\_\_\_

Find out the names of at least 2 different accounts you can open at the bank.  
1.) \_\_\_\_\_  
2.) \_\_\_\_\_  
List one difference between these accounts:  
\_\_\_\_\_  
\_\_\_\_\_

The signature of somebody who works at the bank:  
\_\_\_\_\_  
What is this person's job?  
\_\_\_\_\_  
What do they like most about their job?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What are 5 things that a customer could do at this bank?  
1.  
2.  
3.  
4.  
5.

# The Cost of Living

## Junior and Brownie CONNECT #2

**Objective:** Girls will use the dollhouse to visualize the expenses that financially independent adults must pay.

### Materials Needed

- ▣ Dollhouse
- ▣ Toys that accompany dollhouse
- Large paper and marker

### Activity Steps

1. Leader sets up dollhouse.
2. Leader asks girls to think about what someone who lived in this house would have to pay for. Encourage girls to think about things in all of the different rooms. Use the little toys to prompt girls' thoughts as well (*TV=Cable, Lamp=electricity, Blanket=heat, House=mortgage/rent, Phone=phone bill, Kitchen=food, etc.*).
3. As girls mention various expenses, leader records on paper for group to see. Leader may want to group expenses into different categories.
4. Lead girls through Discussion Questions.

### Discussion Questions

- a) What does the phrase "cost of living" mean?
- b) How does the cost of living vary in different places?
- c) How much do you think some of these items (mortgage, transportation, electricity) cost? (*Leader can provide reference examples from her own experience or research some costs before meeting.*)
- d) What are some things an adult must do to manage these expenses? (*comparison shop for the best deals, keep detailed records of all the bills that must be paid, follow a budget, earn a steady income*)

### Extension



Have girls talk with their parents or guardians about the bills they pay each month. Girls can sit with their parents or guardians as they pay their bills and balance their checkbooks.

# Cash in a Flash

## *Brownie CONNECT #3*

**Objective:** Girls will increase their coin recognition and math skills by playing with coin flashcards.

### **Materials Needed**

- ☐ Box of coin flashcards

### **Activity Steps**

1. Divide girls into partners or small groups.
2. Give each group some coin flashcards.
3. Work with girls to add up the coin values on the front of the card.
4. Girls can turn card over to see whether or not their answer was correct.
5. Encourage girls to see how fast they can go and how many they can do correctly.
6. If the girls seem to be comfortable with the flashcards, you may want to set up an “Around the World” game. (A flashcard is shown to two girls. Whoever says the correct answer first moves on to challenge the next girl. This continues throughout the group.)

### **Discussion Questions**

- a) Why is it important to be able to recognize and accurately add coins?
- b) What do we use coins for?
- c) What other things besides coins do we use to pay for things?

### **Extension**



Have girls practice recognizing and adding coin values with the toy coins found in the Penny Project Board Game in the kit.

# Budget Bonanza

## Junior CONNECT #3

**Objective:** Girls will design a budget for an event, trip or activity for their Girl Scout troop.

### Materials Needed

- Record of current troop budget figures
- Access to Internet or other resources that will help girls to calculate expenses
- Paper and pencils or large paper and markers

### Activity Steps

(Girls may either complete this activity as an entire group or they may be divided into smaller groups.)

1. Explain to girls that all groups need budgets to help them keep track of their money. There are two parts to a budget.
2. The first part of a budget is the **income**. Ask girls to brainstorm their troop's sources of income (*product sales, money-earning projects, troop dues*). Share with girls the current amount of money they have in the troop account.
3. Have girls discuss and choose a trip, event or program that the troop would like to do. (*Some ideas are: a camping trip, a troop celebration dinner, making a craft to share with others, attending a GSCNC Council-wide program.*)
4. The second part of a budget is the **expenses**. What **expenses** would be associated with this troop activity? Have girls brainstorm a list and research the costs. (*Be sure to consider food, transportation, supplies, program fees, etc.*)
5. After the leader ensures that the activity follows safety checkpoints, put the budget into action!

### Discussion Questions

- a) Is our budget balanced? Is our income greater than our expenses?
- b) How could we increase our income or reduce our expenses?

### Extension



Have girls take greater responsibility for the troop's budget. You may discuss it at weekly meetings or have girls rotate through the position of being the Troop Treasurer.

# The Penny Project Board Game\*

*Brownie CONNECT #4*

**Objective:** Girls will play a game to practice using money in life-like situations.

## Materials Needed

- ▣ *The Penny Project* Board Game\*
- ▣ *The Penny Project* Game Card Deck\*
- ▣ Die\*\*
- ▣ Play Money for each girl:\*\*
  - 2 \$1 bills
  - 8 quarters
  - 5 dimes
  - 5 nickels
  - 25 pennies
- ▣ Play Money for Piggy Bank:\*\*
  - 8 quarters
  - 10 dimes
  - 15 nickels
  - 25 pennies

\*\*Please make sure to return all coins and die to the board game!

## Discussion Question

Should “finishing with the most money” be a goal in real life? Why or why not?

## Activity Steps

*Note: Only approximately 5 girls can play this game at a time.*

1. Adult sets up Piggy Bank and Game Board.
2. Players begin with \$5 of play money (see “Materials Needed” for correct amounts) and can make or lose money during the course of the game. It doesn’t matter who finishes the game first because the winner is the player who finishes the game with the **most** money.
3. Players take turns rolling a die to find out how many squares to move. Girls must then do whatever the square says to do.
4. There are squares that read “Piggy Bank.” When a player lands on a “Piggy Bank” square, she must draw a card from the *Penny Project Game* card deck and do what the **pink** side of the card tells her to do. Some cards have simple math problems that players have to answer.
5. If the player gives the right answer, she can take that amount of money (in coins) from the Piggy Bank.
6. Since the goal of the game is to finish with the most money, the majority of squares ask that girls spend money instead of earning or saving it.

\**The Penny Project* materials are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned *The Penny Project* patch. This patch can be earned by purchasing *The Penny Project Toolkit* and completing all of the activities. *The Penny Project* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline>.

It’s important to note that there is only a limited quantity of *The Penny Project* left, as GSUSA is no longer reprinting these materials.

# Sharing the Knowledge Wealth

## Brownie and Junior TAKE ACTION #1

**Objective:** Girls will educate and inspire others about financial education and knowledge.

### Materials Needed

- ◆ Money\$smarts Book List (on p. 30)
- Props for skit

### Discussion Questions

- a) What are the most important lessons you have learned about money, spending and saving so far?
- b) Why is it important to share with others what we have learned about money and our spending habits?
- c) What are some of the best ways to share knowledge about money?

### Activity Steps

1. Have the girls choose an age appropriate book about saving and spending money from the Money\$smarts Book List or find your own.\*
2. Read it aloud to your troop or have the girls take turns reading it aloud to one another.
3. Have girls make a skit out of the storyline in the book. (Or create your own financially savvy skit!) Once they've practiced the skit, have them share the skit with another troop, their classmates, their friends, and/or their family members.

\*If you completed Brownie Discover Activity #4, the girls could act out the "Smart" poem in place of a book. If you completed Junior Discover Activity #2, you could also use the book "Cash, Credit Cards, Or Checks" included in the kit.



















### Extension














If there is a book(s) that your girls particularly enjoyed, have them find out if it is available in their school/ community library. If they are not currently available, have the girls ask their teacher/librarian/principal if they can purchase the book for the library/classroom.

# MONEY\$MARTS Book List

## Suggested Reading List for Brownies (1<sup>st</sup> & 2<sup>nd</sup> grade)

-  A Chair for My Mother, by Vera B. Williams
-  Alexander, Who Used to Be Rich Last Sunday, by Judith Viorst
-  Arthur's Funny Money (I Can Read Book 2), by Lillian Hoban
-  Benny's Pennies, by Pat Brisson
-  The Berenstain Bears' Trouble with Money, by Stan Berenstain
-  The Berenstain Bears' Dollars and Sense, by Stan Berenstain
-  The Berenstain Bears' Get the Gimmies, by Stan Berenstain
-  Bunny Money, by Rosemary Wells
-  A Dollar for Penny (Step-Into-Reading Step 2), by Julie Glass
-  Follow the Money!, by Loreen Leedy
-  The Go-Around Dollar, by Barbara Johnston Adams & Joyce Audy Zarins
-  How the Second Grade Got \$8,205.50 to Visit the Statue of Liberty, by Nathan Zimelman
-  Junior's Adventures: The Boxed Set, by Dave Ramsey
-  Lunch Line, by Karen Berman Nagel
-  The Monster Money Book, by Loreen Leedy
-  The Penny Pot, by Stuart Murphy
-  Pigs Go to Market: Fun with Math and Shopping, by Sharon McGinley-Nally
-  One Cent, Two Cents, Old Cent, New Cent: All About Money, Cat in the Hat's Learning Library

## Suggested Reading List for Juniors (3<sup>rd</sup>-5<sup>th</sup> grade)

-  The Amazing Days Of Abby Hayes #04: Have Wheels, Will Travel, by Anne Mazer
-  Amelia Works It Out, by Marissa Moss
-  Centsibility: The Planet Girl Guide to Money, by Stacy Roderick
-  The Cool Crazy Crickets to the Rescue, by David Elliott
-  Double Fudge, by Judy Blume
-  Growing Money: A Complete Investing Guide for Kids, by Debbie Honig
-  If You Made a Million, by David M. Schwartz
-  Lunch Money, by Andrew Clements
-  Moneymakers: Good Cents for Girls, by Ingrid Roper
-  Money Troubles: A Little Bill Book for Beginning Readers, by Bill Cosby;
-  A Smart Girl's Guide to Money: How to Make It, Save It, And Spend It, by Nancy Holyoke

# Helping Hand

## Junior and Brownie TAKE ACTION #2

**Objective:** Girls will engage in public service to help those who are experiencing financial difficulties.

1. Hold a group discussion using the questions below and write notes on chart paper.

a) People need money for many different things, don't they? What difficulties might someone face if they didn't have much money? (*hunger, lack of shelter, insufficient clothing, lack of health care, cannot afford child care, no money for things they want, etc.*)

b) What kinds of organizations might help people who are experiencing financial difficulty? (*homeless shelters, food pantries, soup kitchens, child care programs, international relief organizations, etc.*)

c) What could we do to help them?

(*Remember, Girl Scouts cannot raise money for other organizations, but troops can donate funds that are already in their accounts. There are also plenty of non-monetary ways in which you can help! Ask about collecting needed items, volunteering your time or sharing a craft project.*)

### Materials Needed

- large paper
- marker

2. Enact the plan: contact an organization and complete the service project!

3. Reflect with the girls about their service experience.

- a) How did we help? What effect did we have?
- b) Why is it important to help those who are in need?
- c) What are some reasons people might need help? (*unexpected or serious illness or accident, loss of job, etc.*)
- d) How did the experience make you feel?
- e) What more could be done to help?

### Extension



Encourage girls to be engaged in public service on an ongoing basis, as individuals or as a troop.

# Dreamland

## Junior TAKE ACTION #3

**Objective:** Girls will illustrate their financial dreams and identify these as long-term savings goals. Girls will realize the importance of *saving* to reach these financial goals.

### Materials Needed

- ◆ Cloud worksheet
  
- Old magazines, glue and scissors

*or*

- Markers, crayons or pencils

### Activity Steps

1. Provide girls with supplies and ask them to think about what they hope to be able to do with their money someday. Using drawings or magazine cut-outs, have girls illustrate their financial dreams.
2. Have girls share some of their financial “dreams” with the group.
3. Explain that these are really long-term savings goals (girls will need to save up a lot of money over a long period of time to buy these things).
4. Refer to discussion questions below.

### Discussion Questions

- a) What do you hope to be able to do with your money someday?
- b) How much do these things cost? How long would it take to save the money to reach these financial goals?
- c) This demonstrates the importance of saving for long-term goals. What are some other reasons why it is important to save? (*Money in a savings account earns interest over time; it is important to have money saved for emergencies.*)
- d) It is said that money cannot buy happiness. What dreams do you have that cannot be purchased with money?

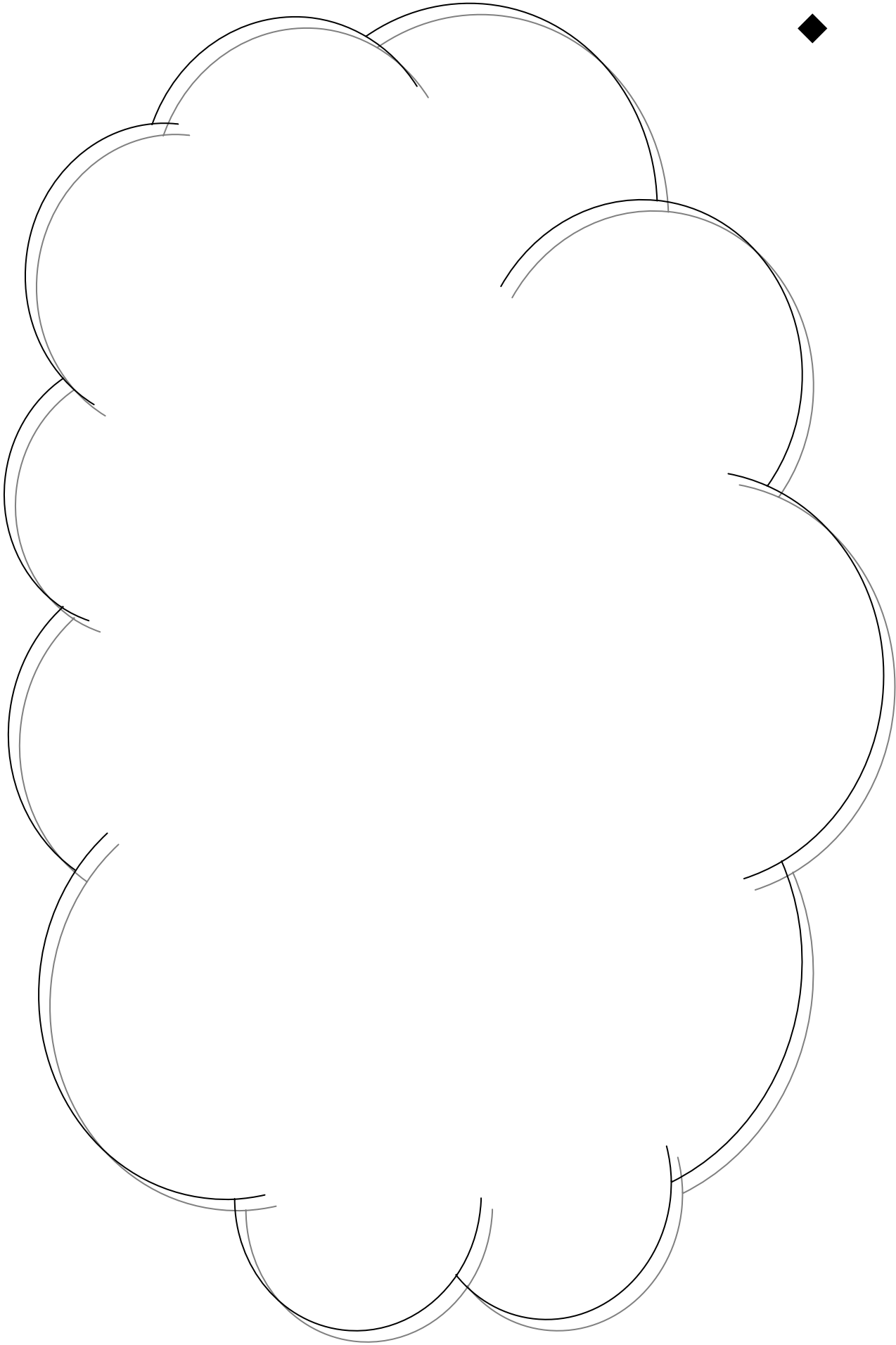
### Extensions



1. Have girls create a savings diary where they can record their long-term savings goals and the progress they make with their savings deposits.
2. Encourage girls to open a savings account with a parent and record their deposits and withdrawals.

### **What are your financial dreams?**

Do you want to travel the world? Attend college? Buy your own cell phone, car or computer? Start your own business? Work for world peace? Illustrate or write about your financial dreams in the cloud below.



# Contain Your Spending

## Brownie TAKE ACTION #3

**Objective:** Girls will learn how to create a plan to set aside money for spending and saving, and will feel empowered to take action to organize their money.

### Materials Needed

- Old containers or plain white envelopes
- Old magazines, stickers, markers, crayons, pencils, and other decorating materials
- Glue and scissors

### Activity Steps

1. Give each girl two or three containers (can be plastic jars, recycled coffee cans, small tissue/cardboard boxes – try to make them the same for all of the girls). If you don't have enough containers, use plain white envelopes.
2. Explain to the girls that they will be creating containers, or modern piggy banks, to keep track of their money and spending habits. One container is for money to spend and one container is for money to save (a third container could be for donations/charity/gifts for others)
3. Have the girls decorate the containers with the markers, magazines, stickers, etc. Suggest that if the girls have specific things they are saving for, they can either draw that on the container or find a magazine photo of it to remind themselves of the goal.
4. Encourage the girls to keep track of their spending and saving over the next month and to report back to the troop. Have them share their spending/saving plan with their parents and siblings.

### Discussion Questions

- a) Why is it important to put some money aside for saving? How do you decide how much to put in your saving container and how much to put in your spending container?
- b) What is one thing that you want to buy that you can start saving for now? How much does it cost? How long would it take to save the money?
- c) It is said that money cannot buy happiness. What dreams do you have that cannot be purchased with money?

### Extension



Have the girls make a set of “Spend” and “Save” containers for the troop as well. Decorate with the goals/activities your troop is working towards.



## Capital Currency Dictionary

- APR (Annual Percentage Rate)**- This number expresses the interest rate and other fees that will be paid on a loan throughout the course of a year.
- ATM (Automated Teller Machine)**- A computerized machine that provides customers with a secure method of performing financial transactions in a public space without the need for a human clerk.
- Bounced Check**- This occurs if you write a check for an amount that is greater than the amount of money you have in your checking account. This will result in a fee.
- Credit**- A tool that provides the opportunity to buy something now and pay for it later.
- Credit Report**- A record of your credit activities. It lists any credit card accounts or loans you may have, the balances, and how regularly you make your payments. Your credit report influences whether you are able to buy a home and get a job.
- Credit Score**- This is drawn from your credit report, which outlines your borrowing, charging, and repayment activities. A good score helps you reach financial goals; a poor score limits financial opportunities.
- Debit**- The amount of money you take OUT of an account. (This can also be called a withdrawal).
- Debit Card**- These cards, unlike credit cards, allow you to pay for a purchase by drawing money directly from your checking account.
- Deposit**- The amount of money you put IN to an account.
- Grace Period**- The number of days you have to pay your balance before a creditor starts charging interest. Once you receive your monthly bill, you will have three to four weeks (with most creditors) to pay your bill interest-free.
- Identity Theft**- This is when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.
- Interest- a:** The income you receive when you buy a bond or put money into a bank. This is figured as a percentage of the amount of money you put in.  
**b:** The amount of money that you must pay when you borrow money. This is also figured as a percentage of the amount of money you have borrowed.
- IRA (Individual Retirement Account)**- An investment account you can open to save for your retirement. You have to contribute earned income—money you made by working—and you can only contribute a certain amount annually.
- Minimum Balance**- The smallest amount you are required to pay for your credit card charges each month.
- Register**- A booklet where you can record your money transactions. You will most likely receive a register when you open a bank account.
- Retirement**- The time in an individual's life when he or she stops working; usually between the age of 55-70. Most people hope to retire someday so they can travel, relax, or do the things that they enjoy the most.
- 401(k)**- A retirement savings plan that some employers sponsor for their employees. If you're eligible to open a 401(k) at work, you contribute pre-tax salary.



# CAPITAL CURRENCY KIT EVALUATION FORM

Thank you for taking the time to share your thoughts about the Capital Currency Kit. Your evaluation will help the GSCNC Program Department to better meet the needs of girls and leaders. Please mail this form to: **Program Department, Girl Scout Council of the Nation's Capital, 4301 Connecticut Avenue NW, Washington DC 20008.**

<b>How did you learn about the program?:</b> Program Kits 411 <input type="checkbox"/> Yellow Pages <input type="checkbox"/> eEdition <input type="checkbox"/> Website <input type="checkbox"/> Word of Mouth <input type="checkbox"/> Other <input type="checkbox"/>						
<b>Number of girls who used the program?:</b>		<b>Program Level/s:</b> Ds Br Jr Cd Sr Amb				
<b>Was this program used by:</b> <input type="checkbox"/> Individual <input type="checkbox"/> Troop <input type="checkbox"/> Service Unit event <input type="checkbox"/> Other _____		<b>How did you receive the materials?:</b> <input type="checkbox"/> Obtained from Service Unit <input type="checkbox"/> Picked up at _____ (location)				
<b>Were materials available when requested?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, provide details below) <input type="checkbox"/> Available for acceptable alternate date      Comments:						
<b>Please rate each category</b>		excellent	very good	good	fair	poor
Ease of request						
Clarity of IP/badge/Try-It requirements						
Knowledge gained about finance						
Condition/completeness of kit						
Appropriateness for level/age of girls						
Program met expectations/needs						
Overall satisfaction with program						
<b>What were your girls' favorite parts of this kit?:</b>  						
<b>What could be done to improve the Capital Currency IP/Badge/Try-It?:</b>  						
<b>Additional Comments:</b>  						
<b>OPTIONAL: Name:</b>						
Troop #:		City:		State:		
Phone:		Email:				