

Money Manager

Introduction:

Welcome to the Brownie Money Manager workshop! Today, the brownies will shop for various items and learn how to handle and save money!

Questions to ask:

1. What is money? What different ways can you earn money as a kid? How do adults earn money?
2. Is it important to save money? Why? What types of things should you save money for?
3. What is the difference between necessities and luxuries (wants)?

Part 1: Clothes Shopping

1. Tell the girls to bring a stuffed animal or doll to the class.
2. Their stuffed animal is going on a vacation to Alaska! Give each girl \$45 to buy things for the elf's vacation.
3. Make sure that no one spends over \$45.

Questions to ask:

What do you think the elf had to do to go on a trip to Alaska? Is going to Alaska a need or a want? Is going to Alaska cheap or expensive? How much time do you think the elf had to save money for to go on this trip? Is it more important to buy cute clothes or clothes that are comfortable? What kind of clothes will the elf need in Alaska? What will you do with any leftover money? What else might the elf need for a trip to Alaska?

Workshop Details:

Time needed: 45 minutes to 1 hour

Materials to bring:

- Elf doll (one per girl)
- Grocery magazines
- Clothes catalog
- Paper and pencils
- Budget templates (not required)

Official Steps to Earn Badge:

1. Shop for elf items with your elf doll
2. Go grocery shopping
3. Go clothes shopping
4. Get ready for school
5. Have some fun

Part 2: Grocery Shopping

1. Now it's time to go grocery shopping. Pretend each girl is shopping for a family of four.
2. Each girl has \$30 to buy a balanced lunch for their family.
3. They can compare prices across the stores. Make sure that their meals are healthy and balanced (not just desserts or snacks).

Questions to ask:

What kinds of foods do you need for lunch and dinner? Is buying organic food important?

Part 3: School Shopping

1. Each girl has earned \$20 this week in allowance!
2. Create a budget with what they are going to spend and save. Each girl needs to buy some sort of school supplies (refer to list below). They need to budget their money in order to see how much they can spend/save after buying the needed items.

List:

Girl 1: \$5 pencil case

Girl 2: \$8 notebook

Girl 3: \$3 pack of paper

Girl 4: \$7 binder

Girl 5: \$10 lunchbox

If there are more than 5 girls, repeat the list.

Materials:

[Publix Weekly Ad.pdf](#)

[Kroger Flyer.pdf](#)

[Target Ad.pdf](#)