



On My Own



Badge Overview

Know how to create and stick to a budget so you can avoid financial pitfalls and be independent. Far too many people don't start thinking about creating a budget until they find themselves deep in debt. When you've earned this badge, you'll understand the importance of creating a budget—a skill that will help you wherever life leads. Use the worksheet to walk through the steps of your On My Own badge. Make sure you have your parent's permission before heading online throughout the badge activities.

Badge Components

1. Plan for where you'll live

Earn this step by completing the first page of the worksheet. Choose a place you plan to live one day, and then find 3 different housing options.

- Is it a dorm, an apartment, a house? How much does it cost and what are the selling points?

2. Plan for your daily needs

Earn this step by completing the second page of the worksheet. Think about the things you spend money on throughout a month and write them in the box.

- How much would you estimate you spend in a month in various spending categories?

3. Plan for having fun

Earn this step by completing the third page of the worksheet. It's important to save some room in your budget for the fun things so you can treat yourself!

- What do you enjoy doing in your free time, alone or with others?

4. Plan for the unexpected

Earn this step by completing the fourth page of the worksheet. You have to prepare for unexpected problems that may arise, and find cost effective solutions to solve them!

- What are some scenarios you can think of and how can you prepare?

5. Plan for sharing with others

Earn this step by completing the fifth page of the worksheet. There are times where you may want to give gifts to others, and it is good to factor them into your budget ahead of time.

- Who will you be buying birthday or holiday presents for? Will you donate to a charity?

Materials

- Something to write with
- Something to take notes on
- [On My Own Budget Plan Worksheet](#)

Florida Educational Standards

The content of all Girl Scout national proficiency Badges and Journeys have been correlated by grade level to national and state learning objectives.

Click here for more information on how Girl Scout Badge-work supports Florida's educational standards.

We love to see Girl Scouts in action. Snap a photo and send it to marcomm@gssef.org.

Include her name, troop# and the name of the badge she's working on and we'll feature her.

Finished with your badge? Now buy it for your Girl Scout Uniform. Order online at <https://www.girlscoutshop.com/SOUTHEAST-FLORIDA-COUNCIL> and we'll ship it for free.

Questions? Contact customercare@gssef.org