



Budgeting



Badge Overview

There are many ways to spend your money. Should you buy that new book you've had your eye on or save up for a weekend of fun with friends? There's a simple way to help decide: Make a budget—a plan for spending and saving money. This badge will help you learn to create a budget that's right for you.

Badge Components

1. Practice budgeting for what you value

Earn this step by making a list of 15 things you like to do or have that cost money.

- Then, think about each item and decide whether it is something you must have, something you are ok not having, or is somewhere in between.
- Rank the items 1 through 15 with 1 being the top "must have" and 15 being what you could most easily give up.

2. Learn to track your spending

Earn this step by taking your list from the previous step and breaking down the average cost for each item.

- Then, think about if there is a lower cost option or things you could cut to lower your spending across this list!

3. Find out about ways to save money

Earn this step by watching this [video](#) to learn more about the difference between checkings and savings accounts when trying to manage your money.

4. Explore different ways to give

Earn this step by learning more about a local, national, or international charity/nonprofit that you support.

- How do they utilize their money and volunteers?
- This is important to know as you consider giving your money or time to an organization! You can explore a variety of organizations at this [website](#).

5. Create a budget that focuses on your values

Earn this step by completing the [worksheet](#) to practice creating budgets that plan for spending, saving, and giving!

- With the amounts given, what decisions will you have to make?

Materials

- Something to write with
- Something to write on
- Access to internet
- [Budgeting Practice 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.

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