

## Daisy *Making Choices*

## Financial Literacy 2

There are things we need, and there are things we want. Both cost money! Let's find out the difference.

### *Steps*

1. Find out the difference between needs and wants
2. Try setting a goal to save for what you want
3. Help others with what they need and want

### *Purpose*

When I've earned this leaf, I'll know more about how to make choices about using money.

Complete all three steps to earn this leaf.

## Step 1 Find out the difference between needs and wants

Adults work and earn money. Families use the money to buy the things they need.

All people need certain things, like food, clothes, and a place to live. Talk about this with your Daisy friends.

Can you think of other things people need?

After you have everything you need, you can think about things you don't need, but still want! You can make a plan to save for these things, too. For example, you may want a new bicycle, a pet, or a toy.

Can you think of other things people may want, but not need?

## What People Need

To find out more about the difference between what we want  
and need, have fun playing this Search and Find game.  
Find things in your home that you need to live.

## Extra Fun

Set up a pretend supermarket by cutting out pictures from newspaper ads or a supermarket flyer and posting them around the room.

Use a bucket or plastic bowl as your "shopping cart," and pretend you're shopping with your family. Fill your cart, first, with your needs. Then, add one or two wants.

## Step 2 Try setting a goal to save for what you want

What do you do if you want to buy something, but you don't have enough money? You figure out how much the item costs and how long it will take to save the money - that's called setting a goal.

### Try it out!

With your Daisy friends, make a list of a few things you want, such as toys, art supplies, or a field trip. Ask an adult to help you find out how much each item costs. Then, make believe that you can save five dollars a week toward your goal. Fill in the Setting Goals Chart to find out how long it would take to save the money you need.

# Setting Goals Chart

What I Want	What it Costs	Weeks to Goal
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Step 3 Help others with what they need and want

### Words to the Wise

A **charity** is a group that helps people in need.

Sometimes, people don't have the basic things they need, like food and clothes. Some people have more than they need.

There are many ways to help people. One way is to give money to charities that help others. Another way is to give away things you no longer use, or offer to give time to help others.

### How could you and your Daisy friends help?

Here are some examples to get you started. Organize a "Families Helping Families Day." Collect things of which you have too much, such as clothes, dishes, or other household items, and donate them to a local charity.

After you've collected things people need, think about what they want, too. If someone is sad or sick or lonely, maybe they'd like a toy or a book.

Perhaps you and your Daisy friends are going to earn money by selling Girl Scout Cookies. Use some of the money to help others. Ask your Girl Scout adults for ideas about how!

## Our Daisy Plan to Help Others

Draw or write what you'll do here.

Tip:

When you give things away, be sure they look nice enough for someone else to use.

## Add the Badge to Your Journey

As you complete step 3, think about how you can use what you've learned about helping others to come up with a Take Action project.

Now that I've earned this badge, I can give service by:

- Teaming up with my family to donate clothes or toys several times a year
- Telling my class what I've learned about saving money
- Making a plan with my Daisy friends to set a savings goal and donate some of the money to help others

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*I'm inspired to:*