



Girl Scouts®



# Money Counts Patch Program



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## Using the Money Counts Program

This Money Counts Patch Program Kit provides hands-on activities that teach girls valuable skills such as recognizing the value of money, realizing the cost of living, budgeting, comfort and knowledge with banking procedures, customer service, and steps to owning a business. This Patch Program is for **Girl Scout Brownies and Juniors** and can be used during troop meetings, outreach sessions, or overnight group gatherings.

Each girl must complete **six activities** from at least **four sections** and turn in a **pre- and post-evaluation** in order to receive a **patch**. Each girl should get a copy of the attached pre-evaluation before participating in any Money Counts activities. Following completion of the activities, please give each girl a copy of the post-evaluation form. Then, complete the enclosed patch order form and present it with the evaluations at one of our Council Shops or mail it in to the address on the form.

There are eight program sections in this manual. Each section contains different activities. You may complete these program sections and activities in any order. Each section has an opening discussion and learning points that can be used to introduce the activities to the girls. Each activity lists the suggested program age level, objective of the activity, materials needed, and steps for completion; however, the activities may be altered to fit the needs of your group.

Each Kit contains play money, ATM cards, a toy cash register, one copy of the book *Berenstain Bears' Trouble with Money*, and calculators. There are also activities and resources within this manual that require photocopying such as activity sheets, fake checks, deposit slips, and job applications. Also included in this kit is a video by The Learning Channel titled *Elementary School - Money: Kids & Cash*. This video is an optional, but helpful, component to the program. *Allowance*, the included board game, may be used to supplement many of these activities depending on available time and number of girls.

Enjoy learning why Money Counts!

# Money Counts Pre- Evaluation

Please have each girl complete this form **before participating** in any of the Money Counts activities. At the end of the program, we will ask each girl to complete a similar evaluation. This will help us determine how useful the Money Counts program is and what changes are necessary. **Both evaluations must be completed** before girls may collect their patch. Please return this form to the Program Director at Girl Scouts - North Carolina Coastal Pines, P.O. Box 91649, Raleigh, NC 27675, or when you turn in your Patch Order Form. Each girl's comments are valuable. We appreciate the effort in filling out the evaluation!

## **Tell Us About You:**

Please circle your Grade Level:      Brownie                  Junior                  Adult

Troop Number: \_\_\_\_\_ (We need this to track the Pre- and Post-Evaluations)

Please place a check next to the one which best describes your ethnicity.

\_\_\_\_\_ African-American      \_\_\_\_\_ American Indian or Alaskan native      \_\_\_\_\_ White  
\_\_\_\_\_ Asian or Pacific Islander                  \_\_\_\_\_ Hispanic; regardless of race

## **Please tell us what you think.**

- If I were given \$10, I would: (check only one)

\_\_\_\_\_ Put it in the bank  
\_\_\_\_\_ Buy something I want  
\_\_\_\_\_ Give it away  
\_\_\_\_\_ Keep it somewhere in my house

- If I wanted a new toy, but didn't have the money to buy it, I would: (check only one)

\_\_\_\_\_ Trade something else of the same value of the toy  
\_\_\_\_\_ Work around the house to earn the money  
\_\_\_\_\_ Ask my parents for the money  
\_\_\_\_\_ Put money in the bank and wait for it to earn interest  
\_\_\_\_\_ Wait to receive it as a gift

- You must have the exact amount of money to buy something if you are going to use:  
(Check all that apply.)

\_\_\_\_\_ Dollar bills      \_\_\_\_\_ Coins      \_\_\_\_\_ Check      \_\_\_\_\_ Credit card      \_\_\_\_\_ ATM card

- I understand the different ways I can use a bank.

\_\_\_\_\_ strongly agree      \_\_\_\_\_ agree      \_\_\_\_\_ uncertain      \_\_\_\_\_ disagree      \_\_\_\_\_ strongly disagree

Some of those ways are: \_\_\_\_\_ Checking Account      \_\_\_\_\_ Savings Account      \_\_\_\_\_ Loan  
\_\_\_\_\_ Save Money      \_\_\_\_\_ Earn Interest      \_\_\_\_\_ Safety Deposit Box      \_\_\_\_\_ Set Up Investments

## **What are you hoping to learn from the Money Counts program?**

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# Money Counts Kit Inventory List

<u>Quantity Furnished</u>	<u>Description</u>	<u>Quantity Returned</u>
1	Video-Money: <i>Kids and Cash</i>	_____
1	<i>Allowance</i> Board Game	_____
1	Book: <i>Berenstain Bears': Trouble with Money</i>	_____
1 envelope	Play money - bills	_____
1 Zip-Lock bag	Play money - coins	_____
1	Cash Register	_____
8	Calculators	_____

## Section One: The Purpose of Money

### Learning Points

- Historical ways people assigned value to an object and how they used “fair trade” to get products and services they wanted.
- History, need, and use of money.

### Opening Discussion

Ask the girls: *Why do we need money?*

Money came to exist so one person could fairly get what another person had. Before money existed, people used rare items to trade like shark teeth, dolphin teeth, precious stones, or other items that were difficult to find in order to get what they wanted. It is believed that the first government coins were produced and used over 2,500 years ago in what is present day Turkey. Paper money was first used in China, the society that is credited with inventing the printing press, over 700 years ago. Today, money is assigned a value that allows individuals to exchange it for products or services. Money can be stored by saving it or investing it. Both of these ways help plan for the future.

Ask the girls: *What kind of items could be used in trade today?*

- Optional: Show *What is it Worth* video segment (7:40 minutes)



**Timeframe:** 30 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To create and assign value to individual bracelets

**Materials Needed:**

- Different colored beads or colored pasta that can be strung
- String to make bracelets
- Calculators or paper and pencil
- Scissors

**Steps:**

1. Have girls sit in small groups
2. Provide each girl with enough beads or colored pasta and string to make a bracelet
3. Once they have completed their bracelets, as a whole group decide what each color/shape bead or pasta is worth. (Red=\$.05, Yellow=\$.10, or oval=\$.15, circle=\$1, etc.)
4. In small groups, have each girl determine how much her bracelet is worth. (They may share available calculators to check their math.)

**Reflection:**

- How was value assigned to the beads or pasta?
- Why were certain beads or pasta worth more?
- How do you think value is assigned to everyday objects like shoes, clothes, CD's, toys, etc.?
  - Discuss with the girls that value is assigned based on the cost of materials required to make a product, the amount of time it takes to design or make a product, the number of people it takes to make it, how much skill is required to make the product, how many people want the item, etc.

## Activity Two: *What's the Value?*

**Timeframe:** 25 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To learn what gives and adds value to objects.

**Material Needed:**

- Random objects: pens, pencils, erasers, paperclips, etc. (a few for every girl)
- Poster board, white board, or black board
- Markers/chalk for the above board

**Steps:**

1. In large or small groups, talk and compare the material, design, and craftsmanship of the various objects.

Some considerations:

- Does it work well?
- Is it necessary?
- Can it be used for many different tasks?
- Does it break easily?
- Is it easy to use?

2. Assign prices (or value) to the various objects, using the information discussed. Write the assigned prices on the board for all girls to see.

3. Discuss the concept of “Fair Trade”. Fair Trade can be defined as, “A partnership that is based on communication, truthfulness, and respect that seeks to provide an equal exchange of goods for all parties involved.” Fair Trade is exchanging goods of equal value.

4. Have girls go around the room and trade their objects fairly (based on the prices assigned) for other objects they want.

**Reflection:**

- What sort of “trading” goes on every day?

Anytime you purchase an item or service, it can be considered trading. Sometimes, people still trade one service, like a haircut, for another, like a car tune-up.

- What do you usually use to “trade”?

Money is typically the most common item used in trading.

- How did it feel when you couldn't “afford” something you wanted? What could you do to make it possible to get what you wanted?

Some ideas may be to trade a skill along with an object, design a new and better object, combine two objects to improve one, etc. This is often how a new industry, company, product, or job is created.

## Activity Three: *Trading Skills*

**Timeframe:** 35 minutes

**Grade Level:** Girl Scout Juniors

**Object:** To demonstrate how people use their skills and talents to trade for products and services they need.

**Materials Needed:**

- Paper
- Markers/crayons
- Scissors
- Magazines and newspapers

**Steps:**

1. Either individually or in a large group, have girls write down skills and services they could trade (today in this room) such as braiding hair, cleaning desks, polishing shoes, tying shoes, making pictures (artwork), etc.
2. Have girls look through magazines and newspapers at advertisements.
3. Talk briefly about types of words and pictures used to persuade people to buy products. Talk about likes and dislikes of the advertisements.
4. Have each girl create advertisements for her own skill or service.
5. Have a trading time for girls to go around the room and trade one service for another.

**Reflection:**

- How did it feel to trade your skill for something you needed?
- What did you learn about advertisements?

Some responses might be that they target one age, race, or gender; that they may exaggerate the quality of their product; that they use attractive people to sell things; they use fancy cars, homes, etc. to make you want to buy something.

- Based on what you learned today, how will you change your mind when buying new products?

**Program Links:**

- Consumer Power in *Junior Girl Scout Badge Book*

## Section Two: Money in Today's World

### Learning Points

- Money used in the United States
- Math of making a dollar
- Counterfeit money
- Different ways of paying for goods, i.e. credit, check, cash

### Opening Discussion

Ask the girls: *Where does our money come from?*

United States coins are made at a **mint** in Philadelphia, Pennsylvania. A mint is a place where the coins of a country are manufactured by authority of the government. United States bills are printed at the Bureau of Engraving and Printing in Washington D.C. The money then travels to one of twelve Federal Reserve Banks across the country where it is then distributed to other banks in financial transactions. The Federal Reserve Bank in New York collects and shreds all of the old money.

The coins and bills are designed with many details making them difficult to replicate or copy. Copying money is illegal and fake money is called **counterfeit**.

Did you know:

- 1.6 billion quarters are made each year?
- The average \$1 bill lasts 22 months, or less than two years?
- The average \$1 bill changes hands 400 times in its lifetime?
- Over \$521 million is printed every day?

Briefly discuss the purpose and process of writing a check. Checks are a way to pay for goods and services without having cash on hand. The amount of money the check is written for comes right out of one's bank account. A person gets fined if they "bounce" a check, which means they wrote a check for more money than they had in their bank account.

Ask the girls if they know what credit cards are and how they work. Explain that credit cards allow a person to buy items without paying for them immediately. However, a credit card bill comes at the end of the month and a certain amount (percent of charges) must be paid then. If a person cannot pay the entire bill, the credit card company charges **interest**. Interest is extra money the person will pay to the credit card company, just for borrowing that money. Explain the best option when using a credit card is to always pay off the credit card as soon as possible, and not to purchase things you can't pay for with your income. If someone doesn't make payments at all, then his/her financial credit will be bad, making it difficult to buy a car, get a home, get a credit card, etc.

Briefly discuss that a debit/ATM card is like writing a check. It takes money directly from your account. So, ATM cards can only be used to buy things for the amount of money you already have in your account.

- Optional: View *Minting Money* video segment (8:30 minutes) and/or *Printing Money* (16:25 minutes)

## Activity One: *Fun with Fun Facts*

Makes a great pre-meeting activity.

**Timeframe:** 10 minutes

**Grade Level:** Girl Scout Brownies and Juniors (Girl Scout Brownies may need to work in groups.)

**Object:** To have fun while learning more facts about U.S. money

**Materials Needed:**

- Photocopies of the attached worksheet for each girl - *Fun with Fun Facts*
- Pen/pencils

**Answer Key for Leaders:**

mint, coin, Lincoln, Sacagewea, counterfeit, horses, gold, bill, silver, currency, Washington

## Activity Two: *Money Words*

**Timeframe:** 20 minutes

**Grade Level:** Girl Scout Brownies

**Object:** To provide more practice in adding up small amounts of money.

**Materials Needed:**

- Paper
- Pencils for each girl
- Poster board, black board or white board, and markers/chalk
- Photocopies of the attached worksheet for each girl - *Money Words*

**Steps**

1. As a group, assign a value to each letter of the alphabet. For example A=\$.01, B=\$.02, C=\$.03 etc. Write these values on the board.
2. Have each girl add up the cents that are in the letters of her first name.
3. Have girls use the attached worksheet to work through and identify the most expensive phrase.
4. Now have girls try to come up with the most expensive word they can.

**Reflection:**

- How many pennies are in a dollar?

There are 100 pennies in a dollar. Another way to say it is that one dollar equals 100 cents.

- What is the most expensive word in the group?

**Program Link:** Math Fun #6 from *Try-Its for Brownie Girl Scouts*



**Worksheet for Activity Two**  
***Money Words***

Based on the value your group has assigned to each letter in the alphabet, add up each letter's value on the line below and figure out the total.

Example:

A= \$.01, B= \$.02, C= \$.03, .....

**G I R L S C O U T S R U L E**

.07 .09 .14 .11 .15 .03 .15 .21 .16 .15 .14 .21 .11 .05 = \$1.77

**SALLY SELLS SEA SHELLS DOWN BY THE SEA SHORE.**

\_\_\_\_\_ = \$ \_\_\_\_\_

**TWINKLE, TWINKLE LITTLE STAR**

\_\_\_\_\_ = \$ \_\_\_\_\_

**LONDON BRIDGE IS FALLING DOWN**

\_\_\_\_\_ = \$ \_\_\_\_\_

**PETER PIPER PICKED A PECK OF PICKLED PEPPERS**

\_\_\_\_\_ = \$ \_\_\_\_\_

**WE SURELY SHALL SEE THE SUN SHINE SHORTLY.**

\_\_\_\_\_ = \$ \_\_\_\_\_

**WHICH WITCH WISHED WHICH WICKED WISH?**

\_\_\_\_\_ = \$ \_\_\_\_\_

**SHY SHELLY SAYS SHE SHALL SEW SHEETS SHORTLY.**

\_\_\_\_\_ = \$ \_\_\_\_\_

## Activity Three: *Making a Dollar*

**Timeframe:** 25 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To learn the various ways coins can be put together to equal a dollar.

**Materials Needed:**

- An assortment of coins, real or fake, for each group
- White paper for each group
- Pencils/crayons
- Scissors

**Steps:**

1. Split girls into small groups.
2. Mention that there are 293 ways to combine coins to make a dollar. If using real coins, distribute a few of each coin (penny, nickel, dime, quarter) to each group. If you have fake coins, evenly distribute as many coins as you have available. **NOTE:** If you have no coins, or not enough coins available, then have girls draw life size coins.
3. Briefly talk to the girls about the value of each coin: penny= \$.01, nickel= \$.05, dime= \$.10, quarter= \$.25.
4. If using real coins, have girls do coin rubbings of pennies, nickels, dimes, and quarters. Cut out the coin rubbings so there are individual coins.
5. With the fake coins or the coin rubbings, have girls create combinations to make a dollar. See which group can come up with the most combinations.

**Reflection:**

- How many combinations of coins did you get?
- What would have made making a dollar easier?  
Some responses might be: more coins or more quarters



## Activity Four: *Design Your Own Money*

**Timeframe:** 30 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To learn more about the details involved with designing a bill.

**Materials Needed:**

- Paper
- Markers/paint/colored pencils
- Real dollar bills (optional)

**Steps:**

1. Optional: Pass around dollar bills. Have girls look at the detail in each bill and discuss why it is so difficult to illegally copy the money. Some interesting facts about the dollar bill are:
  - The bald eagle is our national bird and the olive branch in its claw stands for peace. The arrows remind us that the U.S. fought for its freedom.
  - The pyramid stands for strength and is unfinished to signify our country still has lots of growing and learning to do.
  - There are 13 stars and stripes, 13 olive branches, 13 arrows, and 13 pyramid layers because that's the number of original U.S. colonies.
2. Pretend the President of the United States has asked each girl to design a new kind of money. Remind the girls that money has to be complex so people can't copy it and make counterfeit money.
3. Have girls share their designs with the group.

**Reflection:**

- How is each girl's design different?
- How are the designs similar?
- Which design is preferred?

## Activity Five: *The Price You Pay*

**Timeframe:** 45 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To practice customer service, making change, and assigning value to items

**Materials Needed:**

- Many objects or toys (could have girls bring from home or just use those around the room)
- Stickers, masking tape, or labels to make price tags for items
- Ability to rearrange room to make a store-like setting
- Play money
- Calculators

For Girl Scout Juniors:

- Copies of checks and check registers (originals found in the back of this booklet)
- Debit/ATM cards

**Steps:**

1. Set up a pretend store.
  - a. Assign and put prices on each item (have prices be from one penny to one dollar)
  - b. Set up the room like a store with a counter, places for the items, front door, etc.
  - c. Decide who will play what role first (customer, cashier, store workers, etc.)
2. Give each girl a different amount of money to spend. Girl Scout Juniors can use checkbooks and debit/ATM cards, with the leader giving each girl a balance in her account.
3. Have girls pretend they are shopping and buying items. They may need help making change. They may use the available calculators.
4. Have the girls trade roles so the customers get to be the store workers.

**Reflection:**

- What knowledge did you use to assign values to the products?

Some responses might relate to how useful the product is, how special the product is, how hard it is to find, how nice it is, etc.

- Discuss the importance of good customer service.

Customer service is when the store workers are respectful, friendly, and helpful to the customer. Without good customer service, a store may lose business because people do not like to be treated poorly or unfairly.

**Program Link:** Penny Power #4 from *Try-Its for Brownie Girl Scouts*

## Section 3: It's As Good As Gold

### Learning Points

- History and uses of gold
- The gold rush
- Role of gold in our life

### Opening Discussion

Gold is the basis for our money and has been used throughout the ages as the main form of currency in the world. Gold was an investment option for many people, especially during times of unrest and turmoil. Gold comes in many different forms such as gold coins, gold bars, and gold bullion. Gold is used in elegant jewelry such as rings, necklaces, and bracelets. One ounce of gold is worth \$2,000 to \$4,000 for collectors.

Ask the girls: *Why is gold so special?*

Out of the earth comes a remarkable metal that can't be destroyed, is recyclable, and unaffected by air, water, and oxygen. Gold will not tarnish, rust, or corrode. Thousands of common, everyday appliances, like computers, satellite dishes, and car air bags have parts made of gold allowing them to last for a long period of time. Gold is unlike any other metal or material so it is used for many medical, industrial, and electrical applications.

**Gold Facts:** (used in the Gold Rush activity, can be omitted if not using that activity)

- Gold is held at The Depository in Fort Knox in Kentucky. This is a classified facility. No visitors are permitted, and no exceptions are made.
- Currently, the United States holds 147.3 million ounces of gold, held at \$42.22 per ounce. How much money do we have in gold?
- The only gold removed has been very small quantities used to test the purity of gold during regularly scheduled audits. Except for these samples, no gold has been transferred to or from the Depository for many years.
- Size of a standard gold bar is a little smaller than a brick.
- Weight of a standard gold bar: approximately 400 ounces or 27.5 pounds.
- 24-karat gold (used in jewelry) is not pure gold, it has a small amount of copper in it. Pure gold is so soft that it can be molded with the hands.

Optional: Watch *It's As Good As Gold* video segment (4:20 minutes)

### Activity One: *Gold Fact Finding*

Makes a great pre-meeting activity.

**Timeframe:** 10 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To familiarize girls with terms associated with gold.

**Materials Needed:**

- Photocopies of the attached worksheet for each girl
- Pens/pencils

## Worksheet for Activity One

### *Gold Fact Finding*

Try to find the following gold-related words that are in **bold** in the word search puzzle below. Each of the words is defined for your information.

**Gold:** A metal used as a main form of currency.

**Ledge:** A horizontal layer of rock.

**Luster:** The character of light reflected by minerals.

**Nugget:** A lump or particle of native metal, such as gold.

**Ore:** Any rock that contains enough mineral to be mined at a profit.

**Ramp:** An inclined underground tunnel which provides access for exploration or a connection between levels of a mine.

**Shaft:** A vertical passageway to an underground mine for moving personnel, equipment, supplies, and material including ore and waste rock.

**Tail:** The string of gold particles left in a pan after the material has been concentrated by washing.

**Ton:** A unit of weight equal to 2,000 pounds or 307.2 kilograms.

**Values:** The valuable minerals contained in a deposit, usually refers to the precious metal content.

**Yield:** The value of minerals produced from a deposit per unit of time.

**Alloy:** A solid mixture or combination of two or more metals.

**Bid:** A proposal to buy a specific quantity of a metal at a given price

**Cache:** A place where supplies are stored or hidden.

**Carat:** Unit of weight used for precious stones.

W	F	D	A	F	G	O	L	D	E	T	L
C	E	M	I	V	E	J	R	A	O	R	E
B	C	A	R	A	T	I	V	J	S	B	U
O	B	T	L	L	T	Y	B	R	T	I	A
R	T	O	N	U	F	L	I	R	E	T	E
X	O	R	B	E	B	J	D	V	H	A	L
L	H	A	K	L	U	S	T	E	R	I	Y
E	R	W	A	C	I	N	S	R	S	L	T
D	A	H	L	H	N	U	G	G	E	T	E
G	M	D	L	E	T	N	Y	K	F	L	A
E	P	H	O	R	A	S	H	A	F	T	P
X	B	R	Y	I	E	L	D	Y	Z	J	K
C	I	T	S	T	I	H	C	A	C	H	E
O	H	R	A	M	P	S	I	L	Q	U	J

## Activity Two: *Gold Rush*

**Timeframe:** 40 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To learn about the importance and challenges of the Gold Rush.

**Materials Needed:**

- At least 75 gold nuggets (fake coins or squares of yellow construction paper)
- Copy the attached QUESTIONS and cut apart
- Copy the attached PAYDIRT cards and cut apart
- Copy the attached ACTIVITY cards and cut apart
- Butcher paper to create American River, to be placed in the middle of the room
- Paper
- Markers

**Troop Leader Preparation:**

- Hide the gold nuggets throughout the room.
- Photocopy and cut up QUESTIONS, PAYDIRT cards, and ACTIVITY cards and put them in a bucket/hat, etc.

**Steps:**

1. Before the girls arrive, hide about 20 nuggets throughout the room.
2. Discuss the Gold Rush with the girls. All of the QUESTIONS come from the attached summary and the beginning of this section, so be sure to read this to them or give them to read individually. You may conduct additional research on your own. A few websites to consider are: [www.pbs.org/goldrush/](http://www.pbs.org/goldrush/), [www.goldrush.com/~joann/](http://www.goldrush.com/~joann/), [www.sfmuseum.org/hist2/gold.html](http://www.sfmuseum.org/hist2/gold.html), or [www.isu.edu/~trinnich/allabout.html](http://www.isu.edu/~trinnich/allabout.html).
3. Have the girls break into small groups and stake their claim of land, somewhere in the room. Have each group create a name for their claimed property and make a sign if there is time.
4. Place the QUESTIONS, PAYDIRT cards, and ACTIVITY cards in a bucket or hat so they may be drawn at random.
5. Explain to the girls that each group is trying to win the most gold nuggets (the coins or yellow paper). This is done by answering QUESTIONS about the Gold Rush, getting a PAYDIRT card, or completing an ACTIVITY. Each QUESTION is worth a different amount and may be answered by anyone in the group. PAYDIRT cards allow the group time (depending on the size of the room, number of girls, and number of hidden nuggets) to search the room for hidden gold nuggets. ACTIVITY cards require the group to complete the stated activity to earn four gold nuggets. The Leader draws a card from the hat and reads it to the group. One group goes at a time. If that group cannot answer correctly, the next group is allowed to answer.
6. Optional: At the end of the game, give the winning team a prize (a bag of gold chocolate covered coins) and give each participant one chocolate coin.

**Reflection:**

- What would you have enjoyed/disliked about the Gold Rush?
- How would it have felt to live back then?

## Activity Two: *Gold Rush* Worksheets

### Summary of the California Gold Rush

Although there were many gold rushes in world history, the California Gold Rush was a unique event. Unlike other places, the gold in California was both plentiful and easy to get – at least at first. The California Gold Rush resulted in profound changes for California, America, and the entire world.

Gold was first discovered in **California** by **James Marshall** in early **1848**. James Marshall stated, "I reached my hand down and picked it up; it made my heart thump, for I was certain it was gold. The piece was about half the size and shape of a pea. Then I saw another." Later that year, gold seekers from the west coast converged on the **American River** – 50 miles or so from Sacramento where Marshall first saw the shiny metal. Within a matter of months, word spread eastward, and by **1849** thousands were en route to California and so the Gold Rush began. Some traveled overland on the already established Oregon-California Trail. Others traveled by ship around the tip of South America. Still others took shortcuts across Panama and Mexico. Regardless of the route, it was an intensely difficult journey. The sea route around the tip of South America often took more than six months. But the alternative wasn't much better – a **2,000 mile** walk across the barren American outback.

The gold-seekers were dubbed "**49ers**" because most left home in 1849. Farmers left their fields, merchants closed their shops, soldiers left their posts – and made plans for California. Importantly, 49ers were not uniquely American. Quite the contrary, the California Gold Rush was a world event, attracting gold-seekers from Mexico, China, Germany, France, Turkey – nearly every country in the world.

Although gold was easy to find at first, it quickly became a difficult enterprise that yielded less and less. Those who found gold had to spend it all on the basic necessities of life. The biggest moneymakers were entrepreneurs who supplied the gold miners with much-needed supplies and services. Individuals who thought to purchase every pick axe, pan, and shovel in the region made a lot of money. A metal pan that sold for 20 cents a few days earlier was now available from these individuals for \$15. One man made \$36,000 in one week selling these supplies. The route to California was difficult, and water was hard to find. Some entrepreneurs figured this out and would ride their horses out with buckets of water and sell one glass of water for anywhere between **\$1.00 and \$100** depending on how desperate the travelers were.

The legacy of the Gold Rush is substantial. First, gold brought people from around the world – people who stayed to form the multi-cultural state of California that exists to this day. Secondly, the Gold Rush pulled America westward, ensuring that California and the rest of the west would become a part of the United States. Lastly, the Gold Rush awakened America to the idea of high risk **entrepreneurship**, a concept that our society continues to nurture.

## Section Four: Visit From a Banker

### Troop Leader Preparation

Contact a local bank representative to set up a time and location for them to visit with your troop or group. Many banks have outreach programs and should be willing to assist your troop or group. If you need the name of a bank in your area, contact the Program Director at (800) 284-4475, ext. 3334. You may also use the script below when contacting a local bank. Discuss the topics you wish to have the girls learn with the representative. You may use the Learning Points below. **NOTE:** If you plan to visit a bank as well, the activity for Section Seven, be sure to have the bankers address different Learning Points during each section. Provide the representative with the program age level of the girls and kindly remind him/her to include hands-on activities with their discussion.

### **Telephone script for contacting bank representative:**

Hello, my name is \_\_\_\_\_ and I am with the Girl Scouts – North Carolina Coastal Pines. I am working with a group of girls on a financial fitness program. One part of that program is to have a guest speaker from a bank come to visit us at a meeting. We would like the bank representative to talk with the girls about *investing and saving money, the use of checking accounts and credit cards... include the **Learning Points** that you would like the banker to discuss.* It would be wonderful if hands-on activities, such as role-playing setting up a bank account or writing checks and using a register (*activities will depend on learning points you want presented*), or if actual materials, like counterfeit money, could be incorporated into the meeting. Do you have anyone at your bank that would be willing to talk with the girls about these topics? What do you need from me in order to facilitate this meeting?

**Grade Level:** Girl Scout Brownies and Juniors

**Learning Points** (will vary, but these may be used to guide the bank representative's preparation)

- Learn about investing and saving money (setting up different types of accounts, interest, various investment opportunities, etc.)
- Learn about foreign currency and the different exchange rates
- Learn about counterfeit money
- Learn about credit cards
- Learn about ATMs and technology used in banking
- Learn about various services banks offer to people and businesses
- Learn about various jobs at a bank
- Learn about safety deposit boxes

### Opening Discussion

Before the banker arrives, talk with the girls about what the banker will be discussing during the meeting, depending on the agreed topics. Then, talk about appropriate behavior while a speaker is present.

**Activities** will vary according to bank representative's presentation. Remember, ask the bank representative to include hands-on activities or bring realistic materials.

### **Program Links:**

- Business Wise, *Junior Girl Scout Badge Book*
- Money Sense, *Junior Girl Scout Badge Book*

- Penny Power, *Try-Its for Brownie Girl Scouts*

## Section Five: Play Bank

### Learning Points

- Saving money
- Discover the different jobs in a bank
- The purpose of a bank
- How to fill out appropriate bank documents

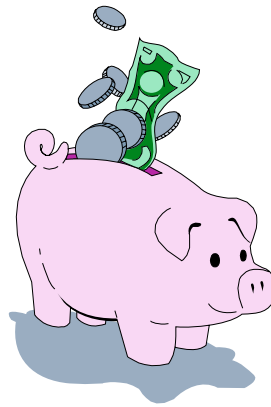
### Opening Discussion

Ask the girls: *Why do we have banks?*

Banks exist so people have a place to secure their money, save their money, and earn interest. Banks also lend money to people who need it to start a business, buy a house, buy a car, go to college, or another good reason.

Ask the girls: *Do any of you have a “piggy bank” or a place you keep your money? How many of you have been to a bank? What was it like? What did you do there?*

- Optional: View *What’s A Bank* (11:54 minutes)



## Activity One: *Make a Bank*

**Timeframe:** 45 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Objective:** To learn the importance of saving and to make a “piggy bank” to take home

**Materials Needed:**

- Copy of the *Berenstain Bears’ Trouble With Money* book (included in this kit)
- One-gallon milk jug for each girl, or other container that girls can make into a bank, such as oatmeal containers, shoe boxes, 2-liter bottles, etc.
- Markers
- Craft supplies including glue, ribbon, construction paper, pipe cleaners, etc.

**Steps:**

1. Read the Berenstain Bears story to the girls.
2. Ask the girls what they thought about the book.
  - a. How did the bears usually receive money?
  - b. What did the bears buy?
  - c. Did the bears do a good job of saving their money? Why or why not?
  - d. What did the bears have to do to earn their money?
3. Explain that most people spend some of their income to buy goods and services right now (goods like a CD or a new outfit, and services like a haircut or getting their car fixed) and save some income to spend in the future.
4. Explain that the girls are going to create a “piggy bank” to help them start saving money. Maybe eventually they can take their savings to a bank.
5. To make the “piggy bank”, give each girl a milk jug or container and have them use the art supplies to decorate it. Remind them that there must be a slot for the money to go in, and an adult can use scissors to make that for them.

**Reflection:**

- What did you learn about saving money?
- What kinds of things can you do to earn money?

## Activity Two: *Simulation Bank*

**Timeframe:** 40 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To gain experience and comfort with banking.

### Materials Needed:

- paper
- markers
- copy of attached worksheet for each girl
- copies of deposit slips, checks, and job application forms for each girl (originals found at the back of this booklet)
- play money

### Steps:

1. Make a list of all the jobs at a bank (teller, loan officer, security officer, manager). You may photocopy and use the attached exercise.
2. Have girls fill out job applications for the position they want (optional). **NOTE:** Girls only need to fill out parts of the application, not in full.
3. Go over the different types of documents, like loan applications and deposit slips, used in a bank. Have girls practice writing checks and using the check register.
4. Create a bank logo and name.
5. Have girls split into groups to work on setting up different areas of a bank: a teller counter, loan office, a vault to keep money safe, security system (can use bells, whistles, stuffed animals, other gadgets) and safe deposit boxes.
6. Play bank: Have girls draw bank jobs out of a hat and then switch after a little while. Have them use deposit slips, write checks, borrow money, etc.

### Reflection:

- What did you learn about a bank?

Some responses might be: that there are many different types of jobs, that it takes organization to keep track of everyone's money, how to write a check, how to fill out other bank-related documents, etc.

- If you worked at a bank, what job would you want? What kind of education would be needed for that job?

- What are the benefits of using a bank?

Some responses might be: they allow you to keep track of your money, they keep your money safe, they allow you to invest your money, they will lend you money, etc.

### **Answers to the attached exercise:**

Teller- accepts our money

Bookkeeper - keeps up with income and expenses

Security Guard - keeps the money and worker safe

Bank President - the CEO or boss

Receptionist - greets us when we walk in

New Account Representative - opens new accounts for us

## Activity Two Worksheet Simulation Bank



### BANK JOBS

Match the correct **JOB TITLE** with the **JOB DUTIES** by drawing a line to the correct answer.

**JOB TITLE**

**JOB DUTIES**

Teller

Keeps up with income and expenses

Bookkeeper

Opens new accounts for us

Security Guard

Greets you when you walk in

Bank President

Accepts our money

Receptionist

Keeps the money and workers safe

New Account Representative

The chief executive officer (CEO)



## Section Six: Keeping Tabs

### Learning Points:

- To gain a realistic perspective on balancing income and expenses
- To discover that money isn't required for all things in life

### Opening Discussion

Ask the girls: *How much money do you earn in a week and how do you earn it?*

*How much money do you spend in a week?*

*How much do you think it costs the average single adult to live each week?*

Adults have to balance the money they make from working each month (or through investments) with their costs, like bills, mortgage, rent, car payment, clothes, etc. If adults don't pay attention to their income (what they get paid for working) and their expenses (what they spend), they may spend more than they make. That is when people bounce checks and can go into debt. Debt is bad because it means you don't have money for what you need, like food or rent, and it can also make your credit bad. It is important to maintain good credit by paying your bills on time so you can continue to keep your house, car, etc. It is also important to save money. Saving money means that you are putting a portion of your income in the bank so it can earn interest (money a bank will give you for holding your money.) We are going to do some activities that provide a little more information on what it costs to live each month.

- Optional: Have small groups of girls play the *Allowance* board game



## Activity One: *Money Madness*

Makes a good pre-meeting activity

**Timeframe:** 15 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Objective:** To practice keeping track of money

### Materials Needed:

- Attached worksheet for each small group of girls
- Pencils/pens
- Two coins for each group
- One button or an object to keep one's place on the game board for each girl

### Steps: (Directions for the board game.)

1. Place a button or small object on start for each girl.
2. Each player starts the game with \$10 (keep track of player's money on a piece of paper.)
3. The person with the shortest hair goes first. Players move clockwise (from left to right) around the board.
4. Toss the 2 coins to find out how many spaces to move. Move 1 space if you get 2 heads, move 2 spaces if you get 2 tails. Move 3 spaces if 1 is heads, 1 is tails.
5. If you land on a money bag, add \$20 to your score.
6. The first player to make \$100 wins!

## Activity Two: *Let's Pretend*

**Timeframe:** 25 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Objective:** To practice budgeting with a given amount of money

### Materials Needed:

- Lined paper for each girl
- Pencils/pens
- Store catalogs
- Calculators

### Steps:

1. Tell each girl she has earned \$100 in allowance, or tell girls they have invested their money wisely and happen to have an extra \$1000. (This will depend on the age of the girls and the type of catalogs you have available.)
2. Provide girls with a variety of catalogs and have them pick out items they want. For each item they choose, have them write it down with the price next to it.
3. When they are done shopping, have them total up their expenses. If they go over their given amount, have them work through what to take off their list. If they have extra money, have them think about a big item they could save for, or have them find items they want to equal their given amount. They may use calculators.

## Activity Three: *What's it Matter?*

**Timeframe:** 20 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Objective:** To discover alternative activities and important aspects to life that do not require money

**Materials Needed:**

- Paper
- Markers/crayons
- Catalogs or magazines
- Scissors

**Steps:**

1. As a large group or in small groups, talk about good things in life that money can't buy.
2. Have girls make a scrapbook page or collage of these things by cutting pictures out of magazines or by drawing them.
3. Have girls share their ideas and discuss which ones they do and which ones they plan to do more often.
4. Optional – take the girls on a nature walk, to a community event, or some other activity that doesn't cost any money.

**Reflection:**

- What did you learn today?

**Program Link:** Money Sense, *Junior Girl Scout Handbook*

## Activity Four: *How Much, Really?*

**Timeframe:** 30 minutes

**Grade Level:** Girl Scout Juniors

**Object:** To learn about the cost of living and to practice budgeting

### Materials Needed:

- Calculators
- Copies of Worksheet One and Two for each girl
- Paper
- Pens/pencils

### Steps:

1. Have each girl write down how much money she thinks it takes each month for an adult to live. Talk a little about balancing income and expenses.
2. Pass out **WORKSHEET ONE** to each of the girls. Have each girl select one job and one item from each of the categories except Utilities and Entertainment. They may select as many items from Utilities and Entertainment as they choose. Note: they must select Electricity as a utility.
3. Once every girl has completed her list of selected items, handout **WORKSHEET TWO** to each girl with the dollar amount associated with each of the items. Explain to the girls that these dollar amounts are averages. The cost for each could be a little higher or lower depending on different factors.
4. Instruct them to write in the dollar amounts next to the selected items.
5. Have them add up all of their expenses, everything except their career income. Talk a little about additional expenses not listed that a person has to pay each month, such as health insurance, gasoline, medical expenses, pet food, etc.
6. Express that the career income **MUST** be more than the rest of their expenses.
7. If they are over their income, have them figure out what they can downscale or get rid of to equal or be under their monthly income. If they are under, have them think of what they would want or need that is not on the list.

### Reflection

- What could someone do if they needed more money?

Get a job, a second job, or figure out what they don't need to spend money on every month. One could also sell current possessions.

- How much is a good amount to save each month?

Discuss the importance of saving money. Talk about saving to buy bigger things like a nicer house, a new car, to go on vacation, doctor bills, in case of an unexpected expense...

- What other expenses exist that weren't listed?
- What expenses could you eliminate if you had to?

## How Much, Really?

### Activity Four: EXAMPLE

	Type	Select	
			<b><u>Income or Credit</u></b>
<b>Job or Career</b>	Teacher		
	Pilot		
	Doctor		
	Banker		
	Scientist	X	\$4,000
	Hairdresser		
	Computer programmer		
	Non-profit worker		
	Veterinarian		
			<b><u>Costs or Debits</u></b>
<b>Automobile and insurance</b>	Saturn compact car		
	Chevrolet Cavalier	X	\$285
	Lexus SUV		
<b>Housing</b>	1 bedroom apartment (rent)		
	Town home (mortgage)	X	\$1150
	3 bedroom home (mortgage)		
<b>Utilities</b>	Electricity (required)	X	\$60
	Telephone	X	\$30
	Cell phone	X	\$50
	Cable	X	\$25
	Satellite dish		
	Internet service	X	\$25
<b>Groceries</b>	Thrifty spender		
	Moderate spender	X	\$250
	Gourmet spender		
<b>Entertainment</b>	Eat out at McDonald's 5 times a month		
	Buy 3 CD's a month	X	\$45
	\$ <u>100</u> on clothes	X	\$100
	Go to 3 movies a month	X	\$24
<b>TOTAL EXPENSES</b>			\$2,044
<b>Income – Expenses = Excess Money</b>			\$4,000 - \$2,044 = \$1,956

## How Much, Really?

### Activity Four: Worksheet ONE

	Type	Select	
			<b>Income or Credit</b>
<b>Job or Career</b>	Teacher		
	Pilot		
	Doctor		
	Banker		
	Scientist		
	Hairdresser		
	Computer programmer		
	Nonprofit worker		
	Veterinarian		
			<b>Costs or Debits</b>
<b>Automobile and insurance</b>	Saturn compact car		
	Chevrolet Cavalier		
	Lexus SUV		
<b>Housing</b>	1 bedroom apartment (rent)		
	Town home (mortgage)		
	3 bedroom home (mortgage)		
<b>Utilities</b>	Electricity (required)		
	Telephone		
	Cell phone		
	Cable		
	Satellite dish		
	Internet service		
<b>Groceries</b>	Thrifty spender		
	Moderate spender		
	Gourmet spender		
<b>Entertainment</b>	Eat out at McDonald's 5 times a month		
	Buy 3 CD's a month		
	\$___ on clothes		
<b>TOTAL EXPENSES</b>			
<b>Income – Expenses = Excess Money</b>			

## How Much, Really?

### Activity Four: Worksheet TWO

	Type	
		<u>Monthly Salary</u>
<b>Job or Career</b>	Teacher	\$2,500
	Pilot	\$4,000
	Doctor	\$13,000
	Banker	\$3,500
	Scientist	\$4,000
	Hairdresser	\$1,500
	Computer Program.	\$3,500
	Nonprofit worker	\$2,500
	Veterinarian	\$4,500
		<u>Costs or Debits (per month)</u>
<b>Automobile and insurance</b>	Saturn compact car (2000)	\$210
Based on 5 year loan	Chevrolet Cavalier (2003)	\$285
	Lexus SUV (2002)	\$915
<b>Housing</b>	1 bedroom apartment (rent)	\$650
	Town home (mortgage)	\$1150
	3 bedroom home (mortgage)	\$2000
<b>Utilities</b>	Electricity (required)	\$60
	Telephone	\$30
	Cell phone	\$50
	Cable	\$25
	Satellite dish	\$40
	Internet service	\$25
<b>Groceries</b>	Thrifty spender	\$150
	Moderate spender	\$250
	Gourmet spender	\$400
<b>Entertainment</b>	Eat out at McDonald's 5 times a month	\$35
	Buy 3 CD's a month	\$45
	Go to 3 movies a month	\$23
	\$ <u>x</u> on clothes	x

## Section Seven: Off to the Bank

### Learning Points

- Learn the requirements for and process of opening different types of bank accounts
- Learn how to apply for and the requirements of getting a loan
- Learn about the different types of jobs at a bank
- Tour a vault
- Learn about ATMs and other technology used in banking
- Learn about investment opportunities

### Activity One: *Off to the Bank*

**Grade Level:** Girl Scout Brownies and Juniors

### Troop Leader Preparation

Contact your local bank representative to arrange a time that girls can receive a guided tour and brief presentation about the purpose and functions of a bank. When speaking with the bank representative, provide them with suggestions regarding what girls would like to learn, using the Learning Points above. You may use the telephone script below. If you need assistance identifying a bank, contact the Program Director at (800) 284-4475, ext. 3334.

**NOTE:** If you plan to participate in Section Four: Visit From a Banker, be sure to have different Learning Points addressed in both sections. Prepare girls for a field trip to a bank. Remind them to be respectful, quiet, and to listen.

### **Telephone script for contacting bank representative:**

Hello, my name is \_\_\_\_\_ and I am with the Girl Scouts – North Carolina Coastal Pines. I am working with a group of girls on a financial fitness program. One part of that program is to visit a bank. We would like the bank representative to talk with the girls about *opening bank accounts, the various jobs at a bank, investing and saving money... include the **Learning Points** that you would like the banker to discuss.* It would be wonderful if hands-on activities, such as role-playing setting up a bank account or writing checks and using a register (*activities will depend on Learning Points you want presented*), or if actual materials, like counterfeit money, could be incorporated into the tour. Do you have anyone at your bank that would be willing to host the girls and discuss these topics? What do you need from me in order to facilitate this meeting?

### **Program Links:**

- Penny Power, *Brownie Girl Scout Try-It*
- Money Sense, *Junior Girl Scout Badgebook*
- Business Wise, *Junior Girl Scout Badgebook*

## Section Eight: The Business of Money

### Learning Points:

- The process and tasks of owning and operating your own business
- The advantages and disadvantages of owning your own business

### Opening Discussion

Ask the girls: *How do people get or earn money?*

Most people must work in order to get their money used to buy food, make car payments, pay rent, and buy things they want.

Ask the girls: *How many of you work?*

Right now, many girls may work around the house by cleaning up their room or doing the dishes. All jobs around the house are helping you to gain skills and a good work ethic. Work ethic means you are willing to try hard and stay at a task until it is done in the best way possible. There are many types of jobs in the world; jobs that fit each person's skills and interests. Some people even decide to open their own business.

- Optional: View *Turning Milk Into Gold* (7:47 minutes)
- Optional: Have small groups of girls play the *Allowance* board game

## Activity One: *Business Wise*

**Timeframe:** 40 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Object:** To demonstrate necessary actions to open your own business

**Materials Needed:**

- Paper for each girl
- Pencils/pens
- Various craft supplies (glue, colored paper, clay, beads, string, glitter, craft sticks, etc.)
- Photocopy of attached Business Plan of Action for each girl (for Girl Scout Juniors)
- Sample business brochures (optional)
- Magazines or catalogs

**Steps:**

1. Have each girl write down her favorite hobbies or skills on a piece of paper. On the back page of the paper, have each girl write down what community services or products are needed in the neighborhood.
2. In small groups, have each girl talk about her lists and have the group come up with one business for each girl or for the whole group that uses the skills and hobbies discussed that will meet a needed product or service in the community.

For Girl Scout Brownies or Juniors

3. Using various craft supplies, have girls create a product that they can sell.
4. Have girls make up an advertisement for their product. This can be a brochure, a flyer, or a newspaper/magazine ad, or they can act out a radio or TV commercial.

For Girl Scout Juniors (alternate exercise for Business-Wise badge work)

3. Have each girl or small group of girls complete the attached Plan of Action for her/their determined business.
4. Have each girl or group demonstrate (act out) how they would explain and advertise this business to a banker to get a loan, or to other community members whom they want to use their service or product. Depending on time, girls may create advertisements, write business letters, or develop business brochures. Allow for time to look at magazines or brochures if available.

**Reflection**

- What would be difficult about starting your own business?
- What would be the advantages?

**Program Links:**

- Careers, *Try-Its for Brownie Girl Scouts*
- Business-Wise, *Junior Girl Scout Badgebook*

## **Business Plan of Action**

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

Owner(s) Name(s): \_\_\_\_\_

- **Product or Service Provided:**

\_\_\_\_\_  
\_\_\_\_\_

- **Type of Customers:** \_\_\_\_\_

- **How to get the money and supplies needed to start the business:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- **How to advertise and market the new service or product:**

\_\_\_\_\_  
\_\_\_\_\_

- **Ways to keep track of money, income, and expenses:**

\_\_\_\_\_  
\_\_\_\_\_

- **Other needs or considerations:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Activity Two: *Meet the Expert*

**Timeframe:** 30-40 minutes

**Grade Level:** Girl Scout Brownies and Juniors

**Preparation:**

Arrange for a business owner in the community to come and discuss with the girls the various facets of owning a business. You may use the guided questions below to offer suggestions on presentation content.

**Objective:** To interact with an individual who owns her/his own business and learn about the advantages and challenges

**Guided Questions:**

1. Prompt the girls to ask questions such as:
  - a. What was your first business?
  - b. Why did you start your own business?
  - c. What do you like the most and the least about being your own boss?
  - d. What personality traits and skills are needed to run a business?
  - e. What tips do you have for dealing with customers?
  - f. What kind of marketing techniques work the best?
2. Have girls talk together and with the business owner about what they now see as the advantages (such as making your own hours) and disadvantages (such as long hours) of owning your own business.

**Reflection**

- If you were a business owner, how would you give your money back to your community?

**Program Links:**

- Business Wise, *Junior Girl Scout Badgebook*

# MONEY COUNTS PATCH ORDER FORM

We hope Money Counts was a beneficial program. In order to earn a patch, each girl must have completed a pre- and post-evaluation and at least six activities from four different sections in this book. Please list the activities completed below:

		Please Rate the Activity				
1.	Section _____	Activity _____	Great	Good	Okay	Yuck
2.	Section _____	Activity _____	Great	Good	Okay	Yuck
3.	Section _____	Activity _____	Great	Good	Okay	Yuck
4.	Section _____	Activity _____	Great	Good	Okay	Yuck
5.	Section _____	Activity _____	Great	Good	Okay	Yuck
6.	Section _____	Activity _____	Great	Good	Okay	Yuck

Please send me \_\_\_\_\_ of the "Money Counts" patches.

Troop # _____	Grade Level _____
Total # of Patches _____ x \$1.50	= _____
NC Sales Tax (7.75% of subtotal)	= _____
Shipping and Handling	= _____
	(see chart below)
Total Amount Enclosed	= _____

Patches are available at the Fayetteville, Goldsboro, and Raleigh Council Shops. Please present this form along with the evaluations at one of our Council Shops to pick up your patches. Mail and phone orders are also accepted. For Mail Orders, send order form with check to:

Girl Scouts - North Carolina Coastal Pines  
 P.O. Box 91649  
 Raleigh, NC 27675-1649  
 Attn: Council Shop

Make checks payable to: Girl Scouts – North Carolina Coastal Pines

**Mail patches to:**

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

Address: \_\_\_\_\_

\_\_\_\_\_ Zip \_\_\_\_\_

Phone: (H) \_\_\_\_\_ (W) \_\_\_\_\_



**Shipping & Handling Charges**

Purchase Amount	Shipping Charge	Purchase Amount	Shipping Charge
Up to \$25.00	\$ 5.95	\$100.01 to \$150.00	\$ 13.95
\$25.01 to \$50.00	\$ 7.95	\$150.01 to \$200.00	\$ 14.95
\$50.01 to \$75.00	\$ 9.95	\$200.01 to \$250.00	\$ 20.95
\$75.01 to \$100.00	\$ 11.95	Over \$250.00	\$ 25.00

**Please have each girl complete the evaluation on the back side of this form.**

# Money Counts Post-Evaluation

Please have each girl complete this form **after participating** in any of the Money Counts activities. This evaluation is similar to the one completed at the beginning of the program. This will help us determine how useful the Money Counts program is and what changes are necessary. Both evaluations **must be completed** before girls may collect their patch. Please return this form to the Program Director at Girl Scouts - North Carolina Coastal Pines, P.O. Box 91649, Raleigh, NC 27675-1649, or when you turn in your Patch Order Form. Each girl's comments are valuable. We appreciate the effort in filling out the evaluation!

## **Tell Us About You:**

Please circle your Grade Level:      Brownie      Junior      Adult

**Troop Number:** \_\_\_\_\_

(We need this to track the Pre- and Post-Evaluations)

Please place a check next to the one which best describes your ethnicity.

\_\_\_\_\_ African-American      \_\_\_\_\_ American Indian or Alaskan native      \_\_\_\_\_ White  
\_\_\_\_\_ Asian or Pacific Islander      \_\_\_\_\_ Hispanic; regardless of race

## **Please tell us what you think.**

- If I were given \$10, I would: (check only one)

\_\_\_\_\_ Put it in the bank  
\_\_\_\_\_ Buy something I want  
\_\_\_\_\_ Give it away  
\_\_\_\_\_ Keep it somewhere in my house

- If I wanted a new toy, but didn't have the money to buy it, I would: (check only one)

\_\_\_\_\_ Trade for something else of the same value for the toy  
\_\_\_\_\_ Work around the house to earn the money  
\_\_\_\_\_ Ask my parent for the money  
\_\_\_\_\_ Put money in the bank and wait for it to earn interest  
\_\_\_\_\_ Wait to receive it as a gift

- You must have the exact amount of money to buy something if you are going to use:  
(Check all that apply.)

\_\_\_\_\_ Dollar bills      \_\_\_\_\_ Coins      \_\_\_\_\_ Check      \_\_\_\_\_ Credit card      \_\_\_\_\_ ATM card

- I understand the different ways I can use a bank.

\_\_\_\_\_ strongly agree      \_\_\_\_\_ agree      \_\_\_\_\_ uncertain      \_\_\_\_\_ disagree      \_\_\_\_\_ strongly disagree

Some of those ways are: \_\_\_\_\_ Checking Account      \_\_\_\_\_ Savings Account      \_\_\_\_\_ Loan  
\_\_\_\_\_ Save Money      \_\_\_\_\_ Earn Interest      \_\_\_\_\_ Safety Deposit Box      \_\_\_\_\_ Set Up Investments

## **What was your favorite part of Money Counts?**

\_\_\_\_\_

## **What, if anything, would have made this program better?**

\_\_\_\_\_