



Money Makers

Creating money-earning opportunities for your troop is a great way to teach your Girl Scout skills while also financing fun troop activities. In this Money Makers patch program, Girl Scouts will learn about concepts to help them develop skills and confidence to become future entrepreneurs.

Thanks to support from U.S. Bank, Girl Scouts in Colorado can request this patch for free. Request your FREE patches by submitting the [Money Makers Patch Request Form](#).

Purpose

When Girl Scouts have earned this patch, they will be able to generate money-making ideas, develop a budget, market their ideas, and become a money-earner.

Before You Begin

Although not required to complete this patch, there are great financial literacy badges for each program level that complement this patch program. You can find meeting plans for each of these badges in the [Volunteer Toolkit](#).

- Daisy: My Money Choices
- Brownie: My Own Budget
- Junior: My Money Plan
- Cadette: My Money Habits
- Senior: My Financial Power
- Ambassador: My Financial Planner

Using this Patch Curriculum

This patch program has been developed to best serve Girl Scout Daisies, Brownies, and Juniors, but it can be adapted to older girls (including multi-level troops). As the leader, you can decide to let the Girl Scouts take the lead and choose the activities before the troop meeting, or you can select the ones that are appropriate for them.

For younger girls, it may be helpful to have a fun goal already in place before you start this patch program. Do the Girl Scouts want to go do a fun activity? Maybe take a trip?

Think about something that is big enough to be a goal but is still achievable. Remember to include Girl Scouts in the brainstorming process.

All activities include approximate times, but these can vary depending on the troop size and level. Depending on your troop, you can choose to do this as one meeting or two meetings. If you do it as one meeting, we recommend skipping Optional Activity 5 due to time constraints. You will see where we suggest stopping if you plan on splitting the program into two meetings.

Steps

1. Arrival and Opening Ceremony
2. Activity 1: Explore Money-Making Activities
3. Activity 2: Market Research
4. Activity 3: Create a Budget
5. Activity 4: Marketing your Money-Making Idea
6. *Optional: Activity 5: Project Plan*
7. *Optional: Post-Meeting Follow-Up with Families*
8. *Optional: Explore Ways to Invest – Optional Field Trip*

Meeting Overview

Total Time: 1 hour–1.5 hours (can be split between two meetings)

Supplies:

- Printer paper
- Markers, crayons, or colored pencils
- Pencils or pens
- Poster board or other large sheets of paper
- 3 different cookie brands of same type *or other non-food items
- Beans or buttons (or something similar for counting)
- Budget Game Worksheet (Page 10)
- Other art supplies of your choice for posters
- *Calendar (optional)*

Arrival and Opening Ceremony

Approximate Time: 10 minutes

ARRIVAL: Ask Girl Scouts to take one piece of scrap paper (1/4 sheet) and write or draw how they feel when they get to do something fun as a troop. They can draw examples or ideas for the future as well.

WARMUP AND WELLNESS: Ask Girl Scouts to get into a friendship circle. Ask Girl Scouts to take their piece of paper, crumple it up, and then toss it into the center of the circle. They will then grab one of the papers from the center that is not theirs and read it. Ask them to turn to a friend next to them and reflect on what was shared with them.

OPENING CEREMONY: Say the Girl Scout Promise and Law.

Activity 1: Explore Money-Making Activities

Approximate Time: 15 minutes

INTRODUCTION:

Say: *“In today’s meeting we are going to brainstorm ways that as a troop or even individual Girl Scout, we can earn money to support all the amazing Girl Scout activities we want to do.”*

Ask: *“Has anyone ever saved up their money for something special?”* Wait for Girl Scouts to share and give some examples.

Say: *“These are all great! In our first activity we are going to make a visual plan that will remind us of our goal to (INSERT YOUR ACTIVITY) and how we are going to get there.”*

Leader Tip: Girl Scouts are going to get excited about the ideas they have brainstormed and want to move to creating the activity. Remind them that creating a plan is the first step, we have more to learn about our consumers, marketing, and managing the budget to make it successful!

Choose **ONE** activity:

- **Troop Vision Board**

Start with a large poster board. At the top, write down the goal activity that the troop is working toward. Find or draw images that represent the answers to these questions:

- What are the activities you want to do as a troop?
- What are some ways you can earn money as a troop? Doing service? Creating a product? Hosting an event? There are lots of options!

- **Specialty Brainstorming**

You'll want some scrap paper and things to write with. Ask each Girl Scout to write or draw something that they know or do well that they would like to share with other Girl Scouts.

- Are they artists? Do they like to help others? There isn't a right or wrong answer—each Girl Scout brings their own skills and knowledge.

Bring the troop together and create a list of skills or knowledge they want to share with others. After everyone shares, see where your troop has the strongest specialties. Then think of a way they could turn this into a money-making opportunity.

Leader Tip: After this activity, it's best to choose one or two ideas that the troop wants to focus on to earn money for their goals.

Activity 2: Market Research

Approximate Time: 15 minutes

Say: *"Does anyone know what Market Research is?"* Wait for some responses and have a brief discussion.

Say: *"Before you roll out your money-earning activity, you need to do some research to understand customers' needs and opinions. Many things influence what a customer will spend money on."*

Ask: *"Are there some products that are basically the same, but you prefer one over another?"*
You may want to give a few examples. Wait for some responses.

Say: *"We are going to do a little research within our group before we design our own plan."*

Choose ONE activity:

- **Product Testing Example**

This option is best for younger girls. Bring in 3 different brands of cookies or another non-food item that has variability (like toy cars). Do not show the Girl Scouts the packaging! Give each Girl Scout a piece of paper and have them write 1, 2, and 3 with space to put a cookie (or non-food item) next to the number. Give them one cookie (or non-food item) at a time and tell them to put it by the

corresponding number. Now ask them to taste and judge on a scale of 1 to 10. Have them share their ratings at the end.

Leader Tip: With Daisies, you might want to make the scale something simpler—such as a thumbs up or down. For older Girl Scouts, get them into the process. You can ask them for categories to judge the cookies on, such as softness or number of chips.

Say: *“So, if we were making cookies, based on your reactions, what should we make sure our cookies are like? Wait for responses.*

Say: *“Right! Now we know some of the things our customers want.”*

- **Create a Survey**

This option is best for older girls. Work with the Girl Scouts to create a few questions that you can ask an example customer to see what they think of their ideas. If you are doing this program over two meetings, have each Girl Scout take the questions home with them and report back at the next meeting.

Activity 3: Create a Budget

Time: 20 minutes

Say: *“Now we have a great idea, we know how to market to our customer, now we need to make sure we are spending and saving money in a smart way! We are going to create a budget for our money earning.*

Say: *“A budget is simply a plan for saving and spending – that’s it!”*

Choose ONE activity:

- **The Budget Game**

This option is best for younger girls. Give each Girl Scout 20 beans (or buttons, or something similar). Using the Budget Game Worksheet (on page 10), think about the product or service the Girl Scouts have come up with for their money-making idea. Remember to factor in your customer and your other costs (such as marketing) for the money-making idea.

Put beans in each category to figure out how much you’ll have to budget for each item in your Money-Making business.

Say: *“Let’s add up your beans and see if we can figure out how much we are spending on our ideas.”*

Leader Tip: For Daisies and Brownies, create one large version of the Budget Game Worksheet to do as a group or have them work with a partner or small group.

- **Budget Worksheet**

This option is best for older girls. Use the Girl Led Budget Worksheet (or another budget worksheet of your choosing) to create a budget for your money-making idea. You can work through the budget together, or you can assign parts to groups or individuals to complete. At the end, you should have one final version for the troop.

**** Stop here if you are breaking this meeting into two parts ****

Activity 4: Marketing your Money-Making Idea

Time: 20 minutes

Say: *“Going back to our money-earning activity we are planning (Remind them of what they did in the first activity) – what are the things that we want to make sure our money-earning activity is doing to meet our customers’ expectations?”*

As they respond, write down what they think. You will use these in one of the activities below.

Say: *“Now we need to work on ways to communicate our money-earning activity to our customers.”*

Choose ONE Activity:

- **Market It**

This option is best for younger girls. Have the Girl Scouts do something to market their money-earning activity. Does it need an event poster? Or is it a product that needs an eye-catching label? Use paper and art supplies to create the marketing element that will attract your customers.

- **Make a Sales Pitch**

This option is best for older girls. Your Girl Scouts have produced a sales pitch before, but they might not realize it! A sales pitch is just a way to convince your

customer to pay for your product or service. Have them pair up with a friend and practice telling each other why they should either attend or purchase the money-earning activity your troop is working on.

Activity 5: Project Plan - Optional

Time: 20 minutes

- **Project Plan**

Grab a calendar (digital or hard copy) and map out how you are going to get to your goal. As a troop, pick a date for completing the money-earning activity. Then work backwards to set milestones, tasks, or activities, that need to be completed to reach the goal. Let the Girl Scouts decide who will take responsibility for each of the milestones.

Leader Tip: For younger girls, you may need to set project milestones for them. Then let the girls take the lead in deciding who will work on them and how they want to do them. For older girls, let them set the timeline and provide guidance as necessary.

Explore Ways to Invest – Optional Field Trip

[Contact a U.S. Bank near you](#) to ask about ways to engage with your local U.S. Bank.

Post-Meeting Follow-Up with Families – Optional

You can use the letter template below to send an email, or you can print it to hand to caregivers as they pick up their Girl Scouts.

Letter Template:

Hello Girl Scout Families,

Today we earned our Money Maker patch in partnership with U.S. Bank! We learned about money management and how to be a money-earner. Although we finished the patch today, your Girl Scout can use these skills in their everyday life!

Ways you can help:

- Ask your Girl Scout if there is something special they would like to do as a family to earn money. See if they come up with creative ways to plan together.
- Ask if there is anything you can do to support them or their troop in their money earning project(s).

Please let us know if you have any questions.

Additional Resources:

[FDIC Money Smart for Young People Website](#)

The Budget Game Worksheet (Sample)

Money-Making Idea: Mowing Lawns

Supplies (List supplies you need and place items in the rows)	
Lawn Mower Cost	DD
Fuel Cost	DDDD
Garden Gloves Cost	DDDDD

Marketing (How will you advertise your service/product?)	
Social Media Cost	D
Flyers Cost	DDDD
Poster Cost	DDDDD

The Budget Game Worksheet

Money-Making Idea:

Supplies (List supplies you need and place items in the rows)	

Marketing (How will you advertise your service/product?)	

Other	