

Girl Scout Financial Literacy Badges and Learning Objectives

Our Vision

Girl Scouts develop money skills through understanding budgeting, investing, and financial planning.

Award/Badge	What Girl Scouts Learn
Daisy (Grades K-1) Money Explorer 	How much paper bills and coins are worth and how to use money
Daisy (Grades K-1) My Money Choices 	How to know the difference between what they need and what they want and how to make choices about the money they spend
Brownie (Grades 2-3) Budget Builder 	How to make smart budget decisions by learning how much things cost, the difference between wants and needs, and how to be thrifty
Brownie (Grades 2-3) My Own Budget 	How to create a real-life budget to spend on things they want or need now, save for something they want or need later, and share to help others
Junior (Grades 4-5) Budget Maker 	How to create a budget to spend, save, and share and understand how financial services work
Junior (Grades 4-5) My Money Plan 	How to earn an income, make it grow by saving and investing, and protect their money and information
Cadette (Grades 6-8) Budget Manager 	How to make smart money decisions that reflect their values, explore their money habits, and know how to track their spending
Cadette (Grades 6-8) My Dream Budget 	How to create a budget for their future based on earning power, living expenses, and giving back
Cadette (Grades 6-8) My Money Habits 	How to invest, manage their spending habits, be a safe and savvy spender, and make informed money decisions
Senior (Grades 9-10) Savvy Saver 	How to be financially savvy by understanding income, planning expenses, reducing financial risk, and being disciplined in saving for their goals—including a big purchase
Senior (Grades 9-10) My Financial Power 	How to have strategies for their financial stability, including how to earn money, what it means to invest, how inflation works, and how to give back to a community
Ambassador (Grades 11-12) Financial Planner 	How to explore expenses, build and keep good credit, make informed decisions about borrowing money, and commit to financial responsibility
Ambassador (Grades 11-12) My Financial Independence 	How to avoid financial pitfalls and prepare a financial plan while they learn to be independent, think of where they'll live, what their daily needs will be, and how to invest and share with others