

GIRL GUIDES OF CANADA—GUIDES DU CANADA

GIRLS COUNT

Brownies Program





Brownies Challenge

Your Brownies should leave this Challenge with a stronger understanding of money and how its daily use affects their lives. The Girls Count Brownies Challenge will help your girls develop currency awareness, learn about the purchasing power of money, and how to manage their money to plan for their future. Unless otherwise specified, girls should complete all the activities in each theme to earn their Girls Count crest. For this Challenge, starter and closing activities have been included, which you can integrate into your normal opening and closing. Additional reference materials are available in the appendix as well as in the Guider Backgrounder. Some activities might require you to collect additional materials.

Throughout the Challenge, suggested questions and conversation starters are included to prompt discussion. These conversations will be important indicators to help you assess the current financial literacy of your unit. Brownies will have a varying degree of exposure to money and finance, so adapt the activities as needed to meet the financial literacy levels of your unit. This Challenge can be completed in one or two meetings depending on the timing and depth of the discussion. It is important to debrief whenever possible to ensure the girls have an improved understanding and have a chance to reflect on their experiences.



Don't forget to share what you are doing in the Girls Count Challenge by telling us about your participation in the program and sharing photos with us on social media using **#GGCGIRLSCOUNT** and the following tags:



Girl Guides of Canada



@girlguidesofcan



@girlguidesofcanada

Privacy Protection

In the safety of the unit, girls may feel very comfortable and keen to share their financial experiences. They may not have a good grasp of what should be kept private. When opening the meeting be sure to emphasize that girls should not:

- Disclose any personal financial information, or family information. For example, they should not share how much they receive for allowance, money they receive as gifts, their family's financial status, money they themselves or their parents earn from jobs, money they have invested, the amount they received for their birthday, how much the tooth fairy leaves for them, etc.
- Share their banking information, especially PINs to their credit or debit cards, with anyone.

Every activity is designed with hypothetical amounts and costs so the girls will not need to use their own financial situation in any case.



≡ **BEGIN** the Challenge with this Starter Activity ≡

Starter Activity: What Do You Know About Money?

Materials:

- Currency images (page 16)

Before the girls arrive, hang up the images of the coins and bank notes (bills) around the room. After you have opened your meeting, give the girls a chance to walk around the room to look at the pictures. When they have seen all the images, bring them back as a unit.

You can ask the girls:

- What did you notice about the images?
- Which images were familiar? Were any unfamiliar?
- How do you get money?
- What do you do with your money?

Some girls may receive an allowance; some may receive money from holidays or birthdays, or from the tooth fairy. For those who receive an allowance, you can ask them if and how they earn their allowance. This may be earned through chores so they can save it or so they can buy things themselves. You can also ask the girls about how their parents or other adults earn money. This discussion may help to get ideas flowing before they start the activities.



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≡ **CONTINUE** your meeting with the activities below. ≡

Theme 1 — Currency Awareness

In order for girls to become financially savvy, it is important that they have a firm foundation in the basics of currency. Some Brownies may already have an understanding of the value of different coins and bills, and other may not. For those who do, this activity will be a refresher to activate their prior knowledge before they work through the rest of the Challenge. For those Brownies who are unfamiliar with money, this is a starting point and the discussion may take a little longer in order to ensure they understand the basics.

Objective:

- The girls will be able to recognize various Canadian coins and bills and how they relate to each other.

Outcomes:

- Girls will develop an ability to identify Canadian currency up to \$20 using numbers, pictures, and words.
- Girls will develop an understanding that different coins and bills can be combined to make larger amounts.

Theme Activity: Dollars and Cents

Materials:

- Money for each group — see activity tips below
- Counting Change charts (page 24)
- Guider Bingo Caller Sheet (page 26)
- Girls Count Bingo cards (page 27)
- Something to mark the card with — either a token to cover the image or a pencil



There are two parts to this activity: the first is a small group hands-on money exploration, and the second is a bingo game.

TIP: Since the girls are learning to identify different coins and bills, try to have real coins and bills on hand for them to use, if possible. Because the girls will be coming in with different abilities, they may not be ready to combine coins with ease, thus there are two options for each part – a simplified and a more advanced one. If the Brownies come to the meeting with strong knowledge and are quite excited, you can introduce combining coins and using larger denominations of money.



Part 1: Counting Change

Divide the unit into smaller groups, with one Guider per group to facilitate the discussion. Give each group at least one set of currency (nickel, dime, quarter, and dollar). Let the girls have a minute to interact with the coins – encourage them to pick them up and compare them. If you have a large group, you may want to have two sets of coins per group so all the girls have a chance to look at them. Try to have a standard set of coins and avoid using any coins with special/commemorative designs. Before they start the Counting Change charts (page 24), show them the “¢” symbol and the “\$” symbol. You can ask them what the symbols mean and show them how you would write 5 cents as 5¢, 10 cents as 10¢, and so forth. This will help them to make the connection between what is on the coin and the ways it can be written.

After they have finished examining the money, the girls are going to be working with the coins to count by fives, tens, and twenty-fives to see how change can be combined and easily counted. To help facilitate the activity, first have the girls find the amount written on each coin. Review the value of each to reinforce how much it is worth. Ask them how many cents are in one dollar. You may want to write the number 100 next to the loonie so they have something concrete to refer to. Have the girls place the coins in order from least to greatest in value (nickel to dollar). At this point, bring out the Counting Change charts from the appendix. You can fold or cut the paper so they are only seeing one counting chart at a time.

TIP: For this activity, it is important for the girls to have a hands-on experience. If you do not want to have 20 nickels, 10 dimes, 4 quarters, and a dollar for each group, you can use different coloured beads, or beans to represent each coin. Ideally, you will want to have at least one set of coins per group so they can see the actual coins and make the connections. You can also use the print out in the appendix (page 33).

Each chart has instructions at the top. First, the girls are asked to start at five cents and count by fives until they reach 50¢ using the nickels (including putting the nickel on a space that says 25¢ to reinforce those relationships). This can be done as a group or in pairs depending on the number of girls or the number of coins that are available. Work through each chart so they can see the number of nickels, quarters, and dimes that are needed to make a dollar.

Once the girls have an understanding of the different combinations, talk to them about the relationship between the bills and the fact that they are made up of dollars — this should be more straightforward for them. Move onto the second part of the activity when the girls have confidence in how coins are combined to make different values.

TIP: For the girls who need a challenge, you can move beyond the counting charts and have the girls make combinations of different coins to make a dollar (such as three quarters with two dimes and a nickel).

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Part 2: Girls Count Bingo

You can keep the girls in their small groups for this activity or they can work in pairs to complete their bingo cards. Depending on the time available, you can challenge the girls to complete one or two lines, fill the entire card or make a special pattern (four corners, horseshoe shape, diagonal, etc.)

TIP: In the appendix, there are two sets of six different bingo cards. The green cards are a simplified version of the game and do not include any words or combinations of bills and coins. The orange cards are more challenging and do include words and combinations. Depending on the knowledge and interest of the girls, choose the set of cards most appropriate for them. In either case, the girls can work in pairs. When the girls, work together they focus on cooperation instead of competition.

The girls can refer to the images around the room from the first part of the activity or ask for assistance at any point.

If the girls need to get up and move, they can wander around the room and review the images from the Starter Activity (images, numbers, and words) before they start the game.

- To introduce the more challenging version of the bingo game, you can choose two of the same coins and ask the girls “How much money do you have when these two coins are combined?” Repeat using different denominations of coins until they are answering confidently. Afterwards, combine bills and coins, for instance, a \$5 bill and a dime make \$5.10.

Give each girl or pair a Bingo card and a way to mark the values called. Using the Guider Bingo Caller Sheet (page 26), the Guider will call out an amount. If she calls out the name, for example “nickel,” the girls mark the coin image if they have it. If the Guider calls out the amount, for example “five cents,” girls mark the number on their card. The game ends when the girls have reached the line/pattern you set out at the beginning. The game can be played with multiple rounds as time permits.

Girls Count Bingo			
	\$6.00		
	10¢	1	\$5.00
	\$2.00		
\$15.00		\$10.00	5¢

Girls Count Bingo			
	six dollars		
	dime	1	\$5.25
3	\$2.00		
\$15.00		\$10.05	

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Theme 2 — Purchasing Power

Girls will have had different experiences using money. Some girls will have seen their parents, relatives or friends use money to purchase something, whereas other girls may have already had the chance to use their own money to buy something. This activity will help girls understand the value of money and how money can be used to make purchases.

Objective:

- Girls will begin to understand the difference between needs and wants and the factors impacting their purchasing decisions, including that items can range in cost.

Outcomes:

- Girls will be able to identify that there is a price range for various items.
- Girls will understand the concept of needs and wants while practicing the communication of their own needs and wants.

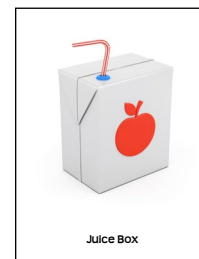
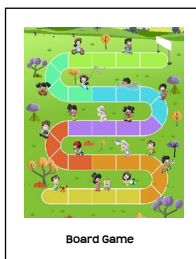
Theme Activities: Order these Items

Materials:

- Item Images (page 34)—One set per group

Divide the girls into two or three groups depending on the size of your unit. The object of the game is to correctly order the items from least expensive to the most expensive. Each girl holds one item, and as a group they try to create a physical line by holding up the items from least expensive to most expensive. Set a time limit; when that time is up, give the girls a chance to explain their thinking. Even if they are not finished they can share the reasons that they were unsure about certain objects. After all groups have presented, the correct order is revealed. You can tell girls the actual prices of each item and ask for their reactions.

TIP: You can use fewer items if you have a smaller group or if the girls are struggling with this activity. It is meant to be a challenge for the girls so let them puzzle it out. Ensure they are sharing their ideas, and if they disagree, you can encourage them to come back to those items last.





Items by Price

Portable media player \$230.00	Board game \$29.50	Juice box \$1.00
Bike \$140.00	A box of 60 coloured pencils \$26.50	Sheet of stickers 25¢
Girl's winter jacket \$100.00	Picture book \$17.99	Two sour keys 10¢ each or 20¢ total
Scooter \$50.39	A small stuffed animal \$12.00	Box of Girl Guide Cookies \$5.00

Needs vs. Wants

Bring the girls together as a large group and explain to them that there is a difference between things we “need” in our lives and things we “want.” Start the activity by asking what they think a “need” might be and what they think a “want” might be.

“Needs” are things you need to survive or stay alive. This includes:

- Food
- Water
- Shelter (a place to live)
- Clothes to protect your skin and for warmth
- Shoes to protect your feet

In contrast, “wants” are items that would be fun or nice to have. This includes:

- Clothes from a popular store
- Candy or chips
- Toys



Some girls may question Guiders about things that are needs; you can remind them of the definition and then perhaps talk about the fact that there are people living without being able to meet some of their basic needs.

Divide the room into three spaces; you can use corners or other defining spaces of your room. Designate one corner “Needs,” one “Wants,” and one “I am not sure.” Reassure the girls it is okay not to know if something is a need or a want. Read each item off the list and give the girls a chance to choose their answer. To make this game more active, you can have the girls run, walk, or move in a creative way through the space (e.g., shuffle step, hop, crab walk, silly dance, etc.) The girls are free to disagree and have different ideas. If there are discrepancies, ask the girls to explain their thinking.



Some possible needs or wants include:

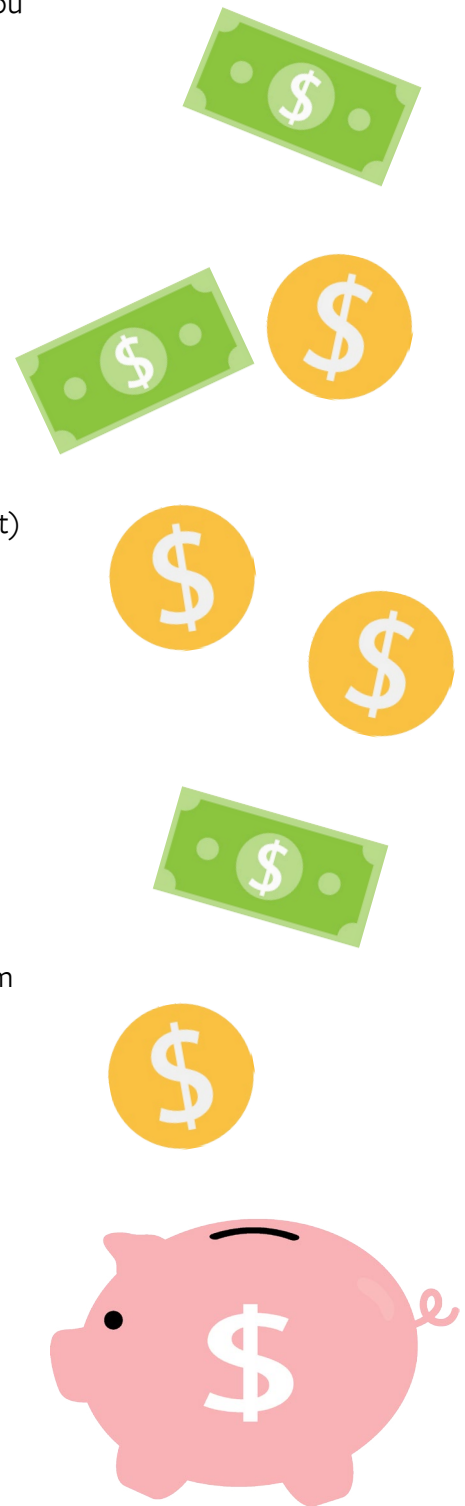
- Food (need)
- A bed (want—you can sleep on the floor; or think about when you go camping)
- Clothing (need—protects your skin)
- Weekly allowance (want)
- A shelter (need—a shelter does not specifically mean a house)
- A cell phone (want)
- Water (need)
- Shampoo (want)
- Going to the movies (want)
- Shoes (need—protect your feet)

You may need to have girls discuss their differences and remind them that a need is something they have to have to survive; whereas a want is something they actually can live without (even if they really, really want it)

Afterwards, bring them together to debrief. Some suggestions for discussion include:

- Were there items that you needed that surprised you? Were there items that you thought you needed but are actually things you wanted?
- Are there items that you cannot imagine living without? How would your life be different if you only had what you needed?

Reassure them that it is okay to want things to make life more comfortable and easier. It is about realizing that they do not “need” them to survive, even though they may not feel that way.





Theme 3 — Money Management

Developing financial planning skills, such as how much one will spend or save, is a factor in becoming financially literate. These basics lay the groundwork for the skills needed to be able to create realistic budgets later in life.

Objective:

- Girls will build skills in money management as it relates to spending a pre-determined amount of money.

Outcomes:

- Girls will be able to manage small amounts of money and save money for purchases they want.

Theme Activity: The Brownie Auction

Materials: (See the Tips for additional suggestions)

- Coupons (page 40)
- Brownie Bucks (page 43)—five \$1.00 coins and one \$5.00 bill per girl, and extra \$1.00 coins to make change
- Additional auction items if you choose
- Small consolation prizes such as stickers in case the girls do not receive something; ensure you have enough for all the girls
- Scissors (to cut out the coupons and Brownie Bucks)



TIP: This activity can be very exciting for some girls and may be frustrating for others. The post-activity discussion is important so the girls can reflect on their experiences and the learning involved; it is just as important as the activity itself.

The purpose of this auction is to give girls the chance to assess the value of an item and make decisions about how to spend their money. Before you start the auction, you can tell the girls that an auction is a sale where things are sold to the person who offers to pay the most. People take turns bidding on an item, with the price increasing each time, until it reaches a price where only one person is willing to pay that amount. This person then pays the auctioneer and receives the item. Give each girl 10 Brownie Bucks to use for bidding on items at the auction. Before the bidding starts, the girls can take a few minutes to preview the items that will be offered so they can plan their spending.



TIP: You can run a sample auction so the girls understand the process before the auction begins.

A sample sale could sound like this:

- Here is a coupon to choose a song at the next meeting. Is anyone willing to pay \$1.00? Girls can raise their hands to bid.
- If there are multiple bids, explain to the girls that this is the part where the girls can offer more of their Brownie Bucks based on how badly they want the item. Remind them that they can also bid on more than one item or keep bidding until they run out of money.
- Ask for \$2.00 and so on until only one girl is bidding or they hit \$10.00. If multiple girls bid \$10.00 they can do rock, paper, scissors, or pick a number to see who wins. Explain that once they have used up their Brownie Bucks, they are out of money and can no longer bid on any items.

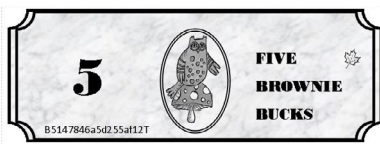
Encourage girls to bid on items that they really want. They may bid on just one item, or multiple items. They may choose to spend all their money on just one thing, or spend a little bit of money on multiple things. It's really up to them.

TIP: If you have a large group, running multiple auctions may make it easier for all the girls to participate and for Guiders to manage the activity. The girls can also be put into pairs so they can decide together how to spend their 10 dollars. Depending on the budget you have for your meeting, the additional items that the girls can bid on can either be kept or returned to the Guider afterwards. You can also print multiple copies of the coupons and make additional options instead of offering other items.

Additional items could include:

- A small toy
- Pencil
- Sheet of stickers
- Sunglasses
- A candy
- Colouring book
- Fun Crests such as the "Brownie Friends Forever"
- Markers or crayons
- Fun hair elastics or headbands

Girls could also purchase craft supplies that they can use at a future meeting or take home.





After the girls have worked through all the items in the auction, bring them together as a group to talk about their experience. Possible questions could include:

- What was your favourite part of the auction?
- How did it make you feel when you made your first bid?
- How did you decide which items you were going to bid on? If you didn't make any bids, why did you choose to save your Brownie Bucks?
- What happened when you ran out of money and discovered an item later that you wanted more?
- How did you feel when you didn't receive an item you wanted? (This question provides a great opportunity to talk about disappointment and that these feelings are normal. Also, discussing ways to deal with disappointment in the future is a valuable life skill for the girls.)





≡ **CONCLUDE** the Challenge with the following activity. ≡

Closing Activity: Money Smart!

Bring all the girls together at the end of the meeting and talk about what they have learned. Depending on the energy level of the girls, you can have a quiet discussion using the following questions, or you can encourage the girls to be active with their responses.

- What surprised you tonight?
- What did you learn?
- What will you do next time you receive money?
- What are you going to save your money for?
- Do you think you need everything that you want?

Some active responses might include:

- Spin in a circle if you learned the difference between want and need
- Pat your head if you learned something new tonight
- Hop on one foot if you filled at least one line on your bingo card
- Tap your shoulders if you learned how to change the amount of money by combining coins
- Bend your knees if you didn't know how expensive a bike was before tonight

Remember to ask a few girls to share their thoughts after they do an action.

Optional Activity: Make Your Own Bank

If time permits, this activity can be started at the end of your meeting and taken home or completed in a subsequent meeting as follow-up. Developing saving skills at a young age is an indicator for future financial success. Girls at this age may not have their own bank accounts but a personal bank is a great place for them to start their savings.

Materials:

- Two containers—box, small jar, or plastic container, toilet tube, etc.
- Materials to decorate the container—markers, stickers, ribbon, etc.
- Adhesives—glue or tape, washi tape
- Scissors

At the beginning of the meeting, the girls were asked “How do you get money?” and they discussed some of the ways it was possible for them to earn money. This activity builds on that question and moves into the question of “What do you do with your money?” and “How do you decide what money you will spend and what money you will save?” When the girls make an effort to divide their money into spending and saving, they



are better equipped to create budgets in the future. Not only is it important for girls to save for a later date or for a larger purchase, but they are also learning that it is acceptable to spend some of the money they already have. They are not only learning purchasing patience, but also important planning skills.

These banks build on the traditional and add a twist. Instead of creating a bank where the girls just save their money, they are going to create one where they can save some money and put some aside to spend by using two containers. When they are designing their banks, they can use re-usable items like toilet paper tubes or yogurt containers and they can decide how they will decorate each part of their banks.



Girl Guides of Canada–Guides du Canada gratefully acknowledges the support of TD Bank Group in the development of Girls Count content and the delivery of the pilot program.



Appendix

Starter Activity: What Do You Know About Money?

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Closing Activity: Money Smart!

Bank Clip Art..... 45



Currency Images: Nickel



5¢

Nickel

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Currency Images: Dime



10¢

Dime

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Currency Images: Quarter



25¢
Quarter

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Currency Images: Loonie



\$1

Loonie

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Currency Images: Toonie



\$2

Toonie

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Currency Images: Five Dollars



\$5

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Currency Images: Ten Dollars



\$10

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Currency Images: Twenty Dollars




\$ 20

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Counting Change Charts

Start at 5, count by fives until you reach 50¢ – Fill in using nickels

				25¢
				50¢

Start at 10, count by tens until you reach 50¢ – Fill in using dimes

				50¢
--	--	--	--	-----

Start at 25, count by twenty-fives until you reach 100¢ – Fill in using quarters

			75¢	
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Counting Change Charts

Start at 10, count by tens until you reach 100¢ – Fill in using dimes

										80¢	

Start at 5, count by fives until you reach 100¢ – Fill in using nickels

								25¢				
										65¢		



Guider Bingo Caller Sheet

Green Cards Caller Sheet
(randomize order when calling)

Bingo Value	Checked off when called
Nickel (coin)	
Dime (coin)	
Quarter (coin)	
Loonie (coin)	
Toonie (coin)	
Five dollar bill	
Ten dollar bill	
Twenty dollar bill	
5¢ (amount)	
10¢ (amount)	
25¢ (amount)	
\$2.00 (amount)	
\$5.00 (amount)	
\$6.00 (amount)	
\$10.00 (amount)	
\$15.00 (amount)	

Orange Cards Caller Sheet
(randomize when calling)

Bingo Value	Checked off when called
Nickel (coin)	
Dime (coin)	
Quarter (coin)	
A quarter (coin)	
A loonie (coin)	
A toonie and a quarter (coins)	
A toonie and a loonie (coins)	
Five dollars and ten cents (coin/bill)	
Ten dollars and two dollars (coin/bill)	
Twenty dollar (bill)	
30¢ (amount)	
\$2.00 (amount)	
\$5.25 (amount)	
Six dollars (word)	
Dime (word)	
Quarter (word)	
\$10.05 (amount)	
\$15.00 (amount)	



Girls Count Bingo

			
\$6.00	10¢	\$2.00	\$10.00
	25¢		5¢
	\$5.00		

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Girls Count Bingo

	\$6.00		
\$2.00		25¢	10¢
\$15.00			5¢
	\$5.00		

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Girls Count Bingo

5¢		\$5.00	10¢
\$15.00			\$10.00
	\$6.00		
		\$2.00	25¢

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Girls Count Bingo

25¢	\$10.00		
\$15.00	5¢		\$5.00
	\$6.00		10¢
	\$2.00		

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Girls Count Bingo

			
\$15.00	\$2.00	\$2.00	\$15.00
10¢	5¢	25¢	10¢
			
\$6.00	5¢	\$5.00	\$10.00
			
\$6.00	5¢	\$5.00	\$10.00
			
10¢	5¢	\$5.00	\$10.00

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Girls Count Bingo

			
10¢	25¢	\$2.00	\$10.00
			
10¢	25¢	\$2.00	\$10.00
			
10¢	25¢	\$2.00	\$10.00
			
10¢	25¢	\$2.00	\$10.00

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Girls Count Bingo			
			
\$2.00	six dollars	\$15.00	\$5.25
			
dime	six dollars	\$10.05	quarter
			

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Girls Count Bingo			
			
\$2.00	six dollars	\$10.05	\$5.25
			
dime	six dollars	\$15.00	quarter
			

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Girl Guides
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Girls Count Bingo

	six dollars		
	dime	quarter	\$5.25
30¢		\$2.00	
\$15.00		\$10.05	

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Girls Count Bingo

	six dollars	\$5.25	\$10.05
\$2.00	30¢		
\$15.00		quarter	dime
			

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Girls Count Bingo

				dime
\$15.00				\$10.05
				\$5.25
				30¢
				quarter
				\$2.00
				six dollars
				\$15.00
				\$5.25
				30¢
				quarter

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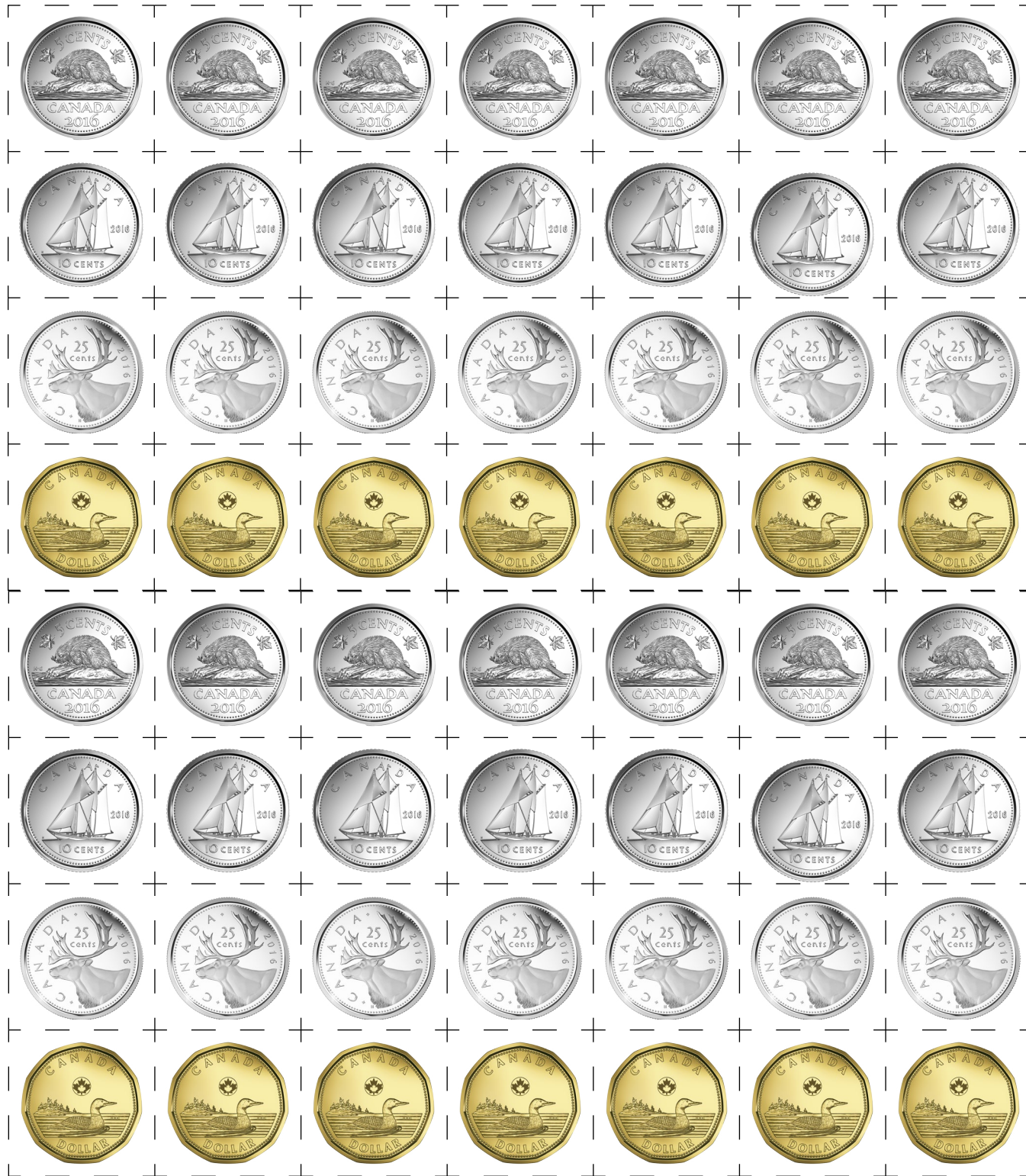
Girls Count Bingo

				quarter
				\$2.00
				six dollars
				\$15.00
				\$5.25
				30¢
				quarter
				\$2.00
				six dollars
				\$15.00
				\$5.25
				30¢
				quarter

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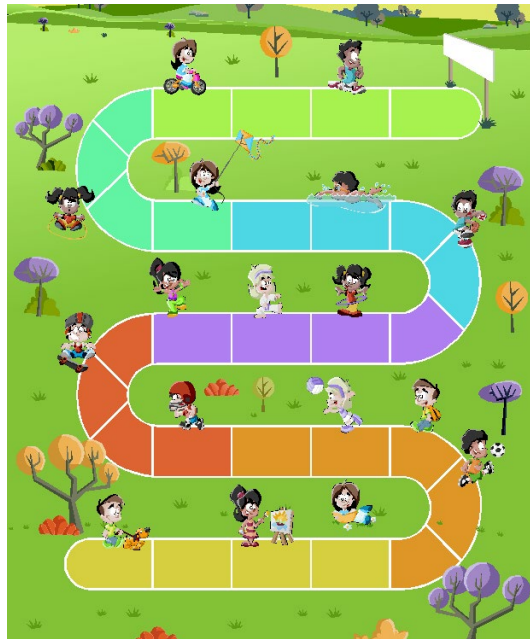
Coin Images



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Item images



Board Game



Sour Keys



Item images



Stuffed Animal



Picture Book



Item images



Bike



Stickers





Item images



GGC Cookies



Portable Media Player



Item images



Girl's Winter Jacket



Scooter





Item images



A Box of 60 Coloured Pencils



Juice Box



Coupons



Choose A Song

This coupon allows you to pick a song at the next meeting!

Given to: _____

Authorized by: _____

Expires at the end of the Guiding year.



Girl Guides of Canada
Guides du Canada




Jump the Line

This coupon allows you to go to the front of the line!

Given to: _____

Authorized by: _____

Expires at the end of the Guiding year.



Girl Guides of Canada
Guides du Canada




Pick a Game

This coupon allows you to pick a game to play at the next meeting!

Given to: _____

Authorized by: _____

Expires at the end of the Guiding year.



Girl Guides of Canada
Guides du Canada





Coupons



Pick a Movie

This coupon allows you to pick a movie to watch at the next Brownie Sleepover!

Given to: _____

Authorized by: _____

Expires at the end of the Guiding year.



Girl Guides of Canada
Guides du Canada




This coupon allows you to:

Given to: _____

Authorized by: _____

Expires at the end of the Guiding year.



Girl Guides of Canada
Guides du Canada




This coupon allows you to:

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Guiding year.



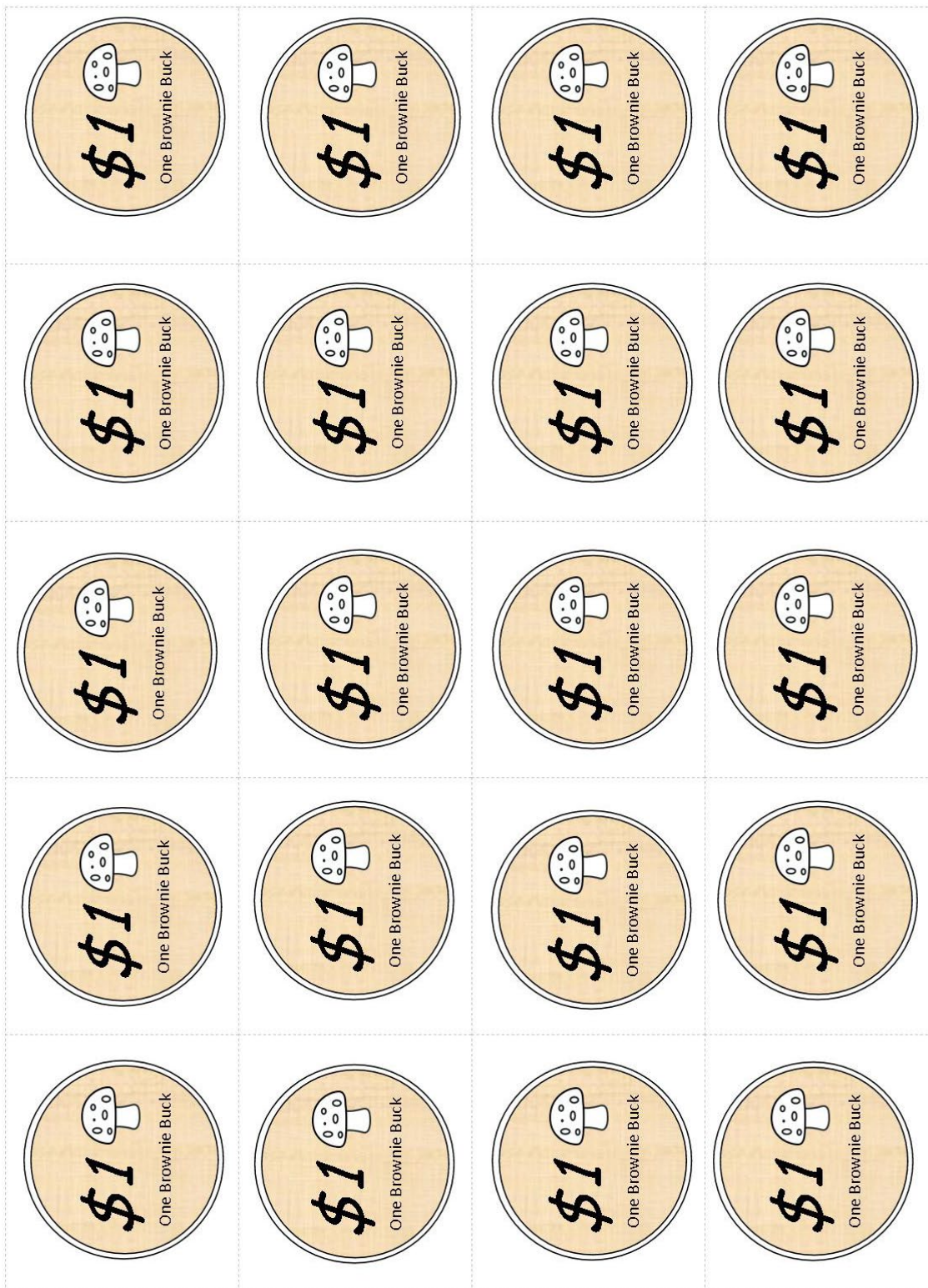
Girl Guides
of Canada
Guides
du Canada



Girl Guides
of Canada
Guides
du Canada

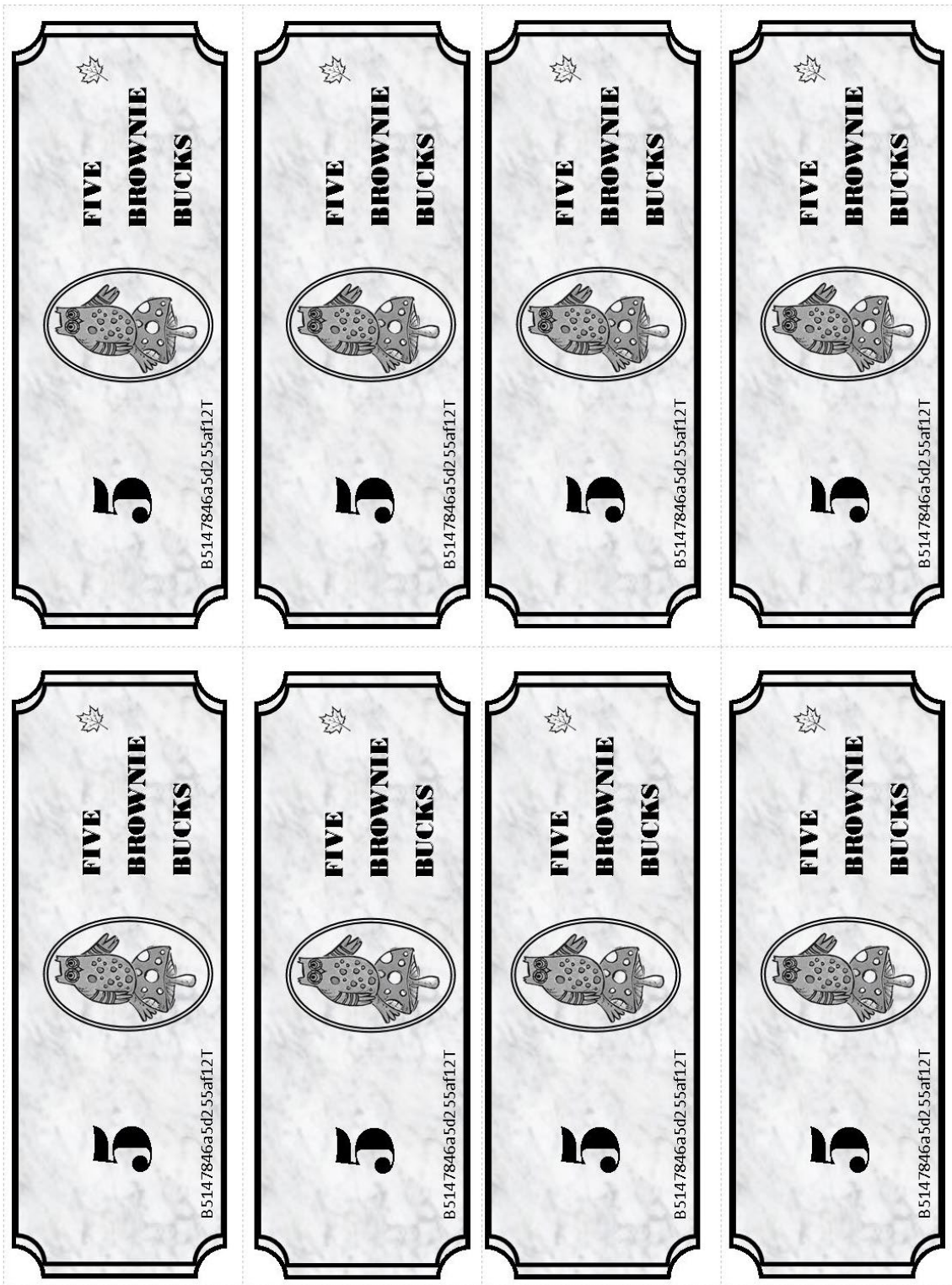


Brownie Bucks








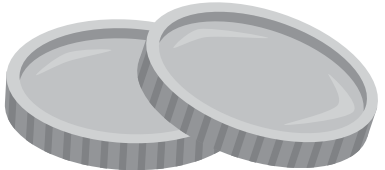
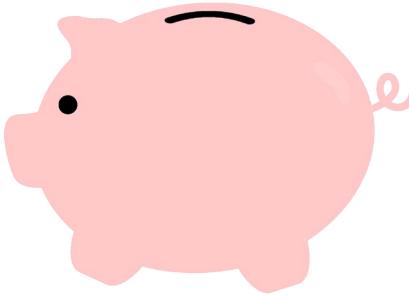




Brownie Bucks





Bank Clip Art

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