

GIRL GUIDES OF CANADA—GUIDES DU CANADA

GIRLS COUNT

Sparks Program





Sparks Challenge

Your Sparks should leave this Challenge with a stronger understanding of money and how its daily use affects their lives. The Girls Count Sparks 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. Sparks 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: Canadian Currency

Materials:

- Currency images (page 12)

Before the girls arrive, hang up the images of the coins around the room. After you have opened your meeting, give the girls a chance to walk around the room and look at all the coins. When they have made their way to all the coins, bring them back as a group.

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 for holidays or birthdays, or from the tooth fairy. For those who receive an allowance, you can ask them 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 Sparks may already have an understanding of coins, their names, and their values, and others may not. For those who do, this activity will be a refresher to activate their prior knowledge before they work through the Challenge. For those Sparks 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 Canadian currency and describe its characteristics.

Outcomes:

- Girls will develop an ability to identify Canadian currency up to \$5 by its appearance and name(s).
- Girls will develop an understanding that coins and bills represent different amounts of money.

Theme Activity: All About Money

Materials:

- A set of currency for each group (nickel, dime, quarter, dollar, two dollar coin, and a five dollar bill)
- Currency images (page 12)— from the Starter Activity

There are two parts to this activity: the first is a small group hands-on coin exploration, and the second is an active game. For the second activity you will be using the same images that you have set up for the starter activity.

TIP: Since the girls are learning to identify money make sure to have real coins and bills on hand for them to use, if possible. If you need to simplify, you can remove denominations of money (such as the \$5.00) and stick to the basics with your girls. If the Sparks come to the meeting with a strong basic knowledge and are quite excited, you can introduce combining coins and using larger denominations of money.

Part 1: That makes “cents”

Divide the unit into smaller groups, with one Guider per group to facilitate the discussion. Give each group a set of currency (nickel, dime, quarter, dollar, two dollar coin, and a five dollar bill). 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.



After they finish examining the money, Guiders in each small group should talk to the girls about the coins. Some possible questions to encourage dialogue might include:

- What is this coin called?
 - When asking the girls about the names, have them list as many as they can think of to prompt the discussion that coins can have more than one name. (e.g. A nickel can also be called five cents).
- What is on the front of the coin? Flip over the coin – who is on the back of the coin?
- Have the girls look at the coin carefully and ask them to find where it says “__cents.” (*Under the picture.*)
- If girls have a strong understanding of the values of coins, ask them: How many nickels are worth the same as a dime? Or how many nickels do you need to make 25 cents? The girls can count by fives to make this easier to find if they do not know it immediately.
- Why is a dollar called a loonie? (*Because it has a loon on the coin.*)
- How many cents is a dollar worth? *This one may be difficult for some girls. If they do not know, you can explain to them that one dollar is the same as 100 cents.*
- Show them the two dollar coin and ask them to name it. Why is it called a “toonie” if there is a polar bear on the front and not a loon? (*Because it is worth the same as two loonies.*)

If the girls are confident in their money knowledge, show them a five dollar bill, have them pass it around and feel it. Tell them that the person on the front of the bill is different for every dollar amount, and the Queen is only found on the \$20 bill.

Move onto the next part of the activity when appropriate based on the girls’ level of engagement in the discussion. If they are still engaged, they can be asked about what else they notice about the different coins, such as their weight, colour, outside edge, size, etc.

Part 2: Currency Race

Bring the Sparks back together as a unit. Remind them that hung around the room there are different images of money. When you call out the name of a coin or an image from a coin, they have to move to that coin. Depending on the size of the space and the needs of the girls, this can be a run or walk activity. To make it more challenging or to keep the girls from following in groups, two pictures of each coin can be hung in different places.

It is okay for the girls to visit a picture more than once. Challenge them by calling out different characteristics. Sample words might include:

- One dollar
- A dime
- A caribou
- Ten cents
- A loonie
- The Bluenose
- A buck
- A beaver

After the girls have had a chance to visit each coin and/or bill once, bring them together and ask them some fun questions to wrap-up the activity:

- What was your favourite coin?
- Which name do you find the funniest?
- Which name is your favourite?
- What did you learn from this activity?



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.

Please choose **ONE** of the following two activities:

What Can Money Buy You

OR

The Sparks Store

Both activities can be done if time permits or if completing the session over more than one meeting.

Objective:

- Girls will be introduced to the idea that money is used to buy everyday items.

Outcomes:

- Girls will develop an ability to identify items that would cost more or less than \$5.00.
- Girls will gain an understanding that items have different values and money is used to purchase those items.

Theme Activities: What Can You Buy With Money?



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Materials:

- A line in the middle of the room on the floor – tape can be used if there is not a natural divide in the space.
- Object Images (page 18).

Have the girls sit in a circle and ask them, “What do you think you could buy for one dollar?” They might list little toys from a dollar store, or candies, or a piece of fruit, or maybe a juice box. Then ask, “What do you think you could buy for two dollars?” They might list items that are slightly bigger or more detailed or in greater quantity than they listed previously. Wrap-up by asking, “What do you think you could buy for five dollars?” Again, they might list items that were larger or in greater quantity than the previous two examples.

Divide the room in two, using tape on the floor or a natural divide. One half of the room will represent “More than” the amount presented, the other half “less than” the amount presented. You can even hang a small sign



on each side that says “more than” and “less than” to remind girls which side is which. This will stay the same for all three rounds. Show girls the images from the appendix and ask them whether the object is more than or less than one dollar or two dollars or five dollars, depending on the round. If they think it is more than, they move to one side of the room; less than, they move to the other side. You can encourage girls to use creative ways to move, such as: shuffle step, hop, crab walk, silly dance, etc.

Show the girls one item at a time starting with those that could be around \$1.00, followed by \$2.00, and then \$5.00. If many guess the item is higher or lower than the suggested answer below, ask why they think it is that amount. For example, the girls may think that a really fancy pencil could be more than a dollar. Give them a chance to reconsider their answers after hearing the ideas of the other Sparks.

More or less than \$1.00:	More or less than \$2.00:	More or less than \$5.00:
<ul style="list-style-type: none"> ● Pencil (less) ● Board game (more) ● Banana (less) ● Markers (more) ● Sour keys (less) 	<ul style="list-style-type: none"> ● Chocolate bar (less) ● Bottle of water (less) ● Stuffed animal (more) ● Picture book (more) 	<ul style="list-style-type: none"> ● Bike (more) ● Crest (less) ● Girl Guide T-Shirt (more) ● Stickers (less) ● Box of Girl Guide cookies (exactly \$5.00, hop on the line!)

Bring the girls together and reflect on the activity using some of the following questions:

- Were there items that were **less** than \$5.00, \$2.00, or \$1.00 that surprised you? Why were you surprised?
- Were there items that were **more** than \$5.00, \$2.00, or \$1.00 that surprised you? Why were you surprised?

The Sparks Store

The purpose of this activity is to give girls the opportunity to use money to purchase an item at the Sparks Store – a shop just for them! There are a variety of ways to stock your store, based on your unit’s budget and the skill level of the girls. Some suggestions include:

- Small items you have purchased ahead of time (such as erasers, stickers, pencils) for girls to keep and take home
- Have items for girls to “purchase” which they will return at the end of the activity
- Have girls purchase craft supplies (pompoms, pipe cleaners, etc.) that they can keep to make a craft with later or at home

Materials:

- One of each coin for each girl or pair of girls. Real money or the pretend paper money from the appendix (page 25) can be used here.
- Items for the Sparks Store based on the option chosen from above.



Many girls will have gone to a store with their parents or another adult; however, they may not realize that a payment is being made for the items being purchased. Begin by asking girls about the purpose of various stores and how people get the things they need, such as food, clothing, school supplies, etc. The girls may bring up debit or credit cards. Engage them in a conversation about these different methods of payment based on the questions they asked or the comments that they made.

TIP: How the store is set-up will be determined by the meeting space. Some examples of set-up could include:

- Multiple tables with different items for different amounts.
- Having one big area set up for the store with one or two Guiders running it.
- The girls can come to the pretend store and revisit it a number of times so everyone can have a turn to purchase something they want.

Give the girls their money (one nickel, one dime, one quarter, a dollar coin, a two dollar coin, and a five dollar bill) and explain to the girls that they are going to be using their money to buy items at the Sparks Store.

TIP: Below are items you may wish to include in the Sparks Store. Use whatever items you think will engage the girls and price them as you see fit. If the girls have strong financial knowledge, you can create prices that require they combine coins to make an amount. If the girls are still in the early stages of financial literacy, price the items so they match with a single coin amount.

Girls Count Crest—\$2.00

A candy—10¢

Pompoms—10¢

Sunglasses—\$2.00

Marker or crayon—10¢

Pipe cleaners—3 for 5¢

A small toy—\$1.00

A sticker—5¢

Sheet of stickers—\$1.00

Pencil—25¢

A little eraser—5¢

Googly eyes—25¢

After they have had a chance to play at the store, ask:

- How did you decide what you were going to buy?
- Have you ever used your own money to buy something at a store? How did you decide how you were going to use your money?





Theme 3 — Money Management

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 piggy bank is a great place for them to start their savings. You may choose to start this activity during the meeting then have the girls complete it at home or in a subsequent meeting.

Objective:

- Girls will acquire skills to manage their money as it relates to saving.

Outcomes:

- Girls will develop an understanding that money can be saved for the future.

Theme Activity: Make Your Own Bank

Materials:

- A container—box, small jar, plastic container, toilet tube, etc.
- Materials to decorate the container—markers, stickers, ribbon, etc.
- Adhesives—glue or tape, washi tape
- Scissors
- Optional: Bank Clip Art (page 26)

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 questions of “What do you do with your money?” and “Why is having something like a bank important?”

Give girls the time to start their banks in the meeting after the initial discussion. If they have time to finish them, the girls can share ideas for safe spaces to store their banks.





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

Closing Activity: Money Know-How

Bring all the girls together at the end of the meeting to have the girls 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?

Some active responses might include:

- Spin in a circle if you learned a new coin name today
- Pat your head if you learned something new tonight
- Hop on one foot if you are excited to use your piggy bank
- Tap your shoulders if you learned something new about coins
- Bend your knees if you didn't know a banana was less than a dollar before tonight

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

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Appendix

Starter Activity: Canadian Currency

Currency images..... 12

Theme 2 - Purchasing Power

Object Images 18

Pretend Money..... 25

Theme 3 - Money Management

Bank Clip Art..... 26



Currency Images: Nickel



5¢

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Currency Images: Dime



10¢

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Currency Images: Quarter



25¢

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Currency Images: Loonie



\$1

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Currency Images: Toonie



\$2

Coin Images © 2016 Royal Canadian Mint. All Rights Reserved



Currency Images: Five Dollars



\$5

Bill Images © 2016 Bank of Canada. All Rights Reserved



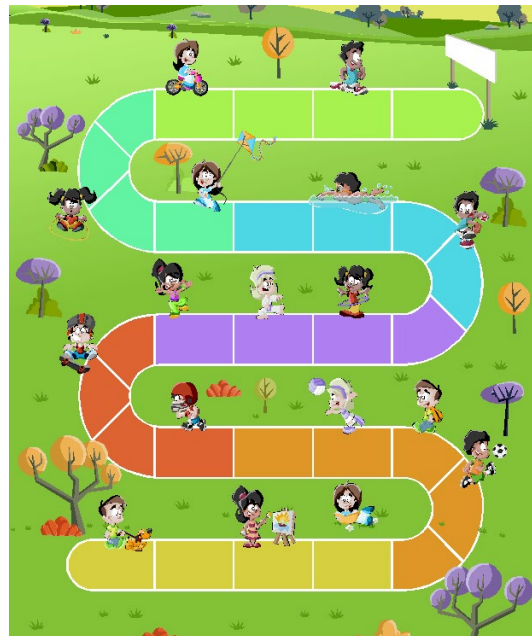
Girl Guides
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du Canada



Object images



Pencil



Board Game



Object images



Banana



Markers



Object images



Sour Keys



Chocolate Bar



Object images



Bottle of Water



Stuffed Animal



Object images



Picture Book



Bike



Object images



Crest



GGC T-shirt



Object images



Stickers



GGC Cookies





Pretend Money

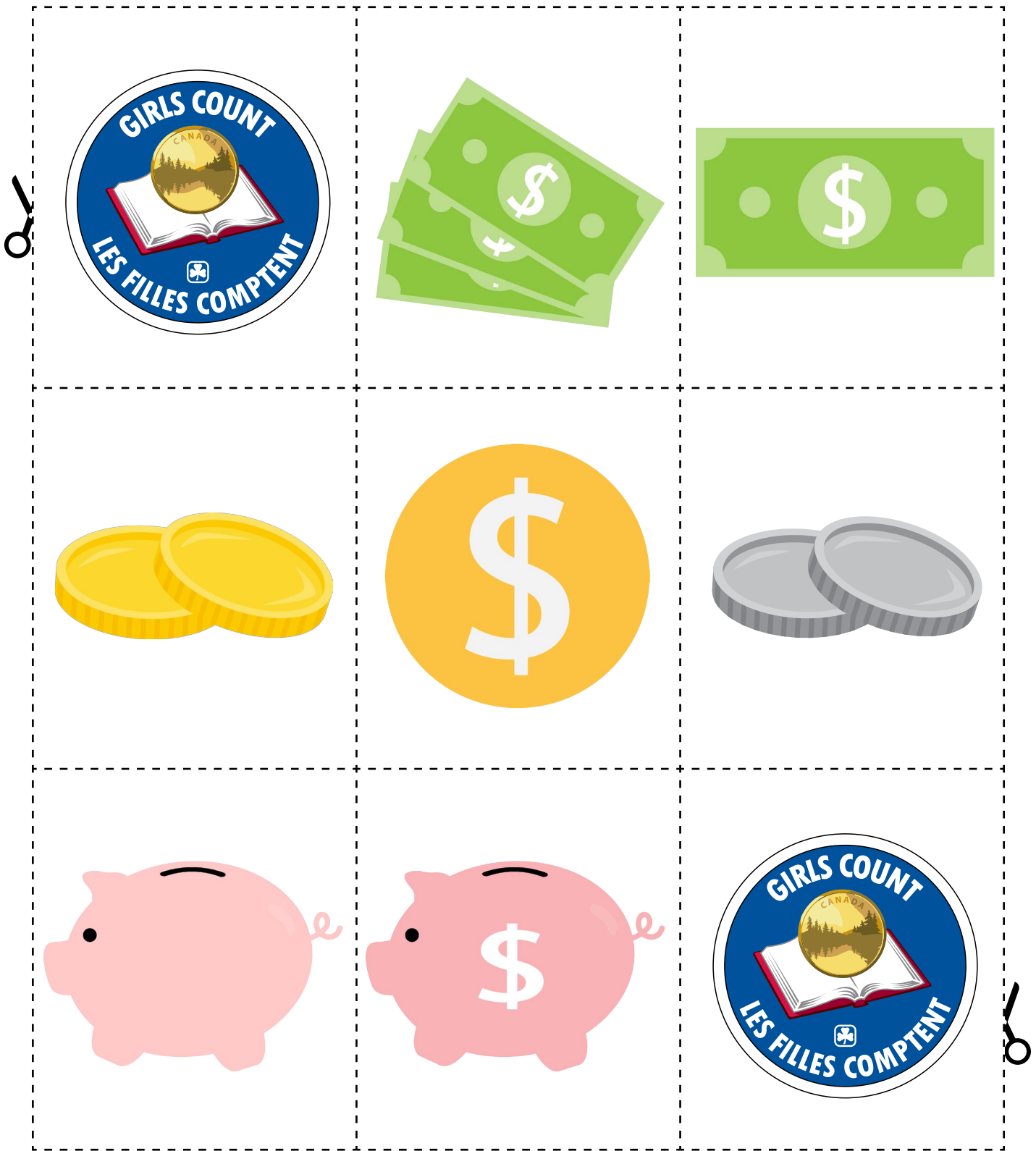


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Bank Clip Art



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