

CAPITAL CURRENCY

Our Council's Own Try-It, Badge and
Interest Project Patch



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Welcome to Capital Currency

Welcome

Thank you for bringing the Capital Currency financial education program to your girls! Funded by a generous grant from Capital One, Capital Currency helps girls begin developing the financial skills they will need throughout their lives. The financial decisions that girls make as young women will affect the financial possibilities that they will have as adults. It is never too early to learn these lessons! Looking back, many adults wish that they had made more informed financial decisions throughout their lives. Financial education prepares girls to provide for their own needs and the needs of those they care about. Thank you for conveying these valuable lessons to your girls.

The Capital Currency Try-It, Badge and IP are official recognitions to be worn on the front of vest or sash. They can be purchased at GSCNC shops.

No Financial Expertise Required

All activities come with easy-to-follow activity plans, complete with discussion questions and material lists. Please refer to the Capital Currency Dictionary on p. 36 if you are unfamiliar with some of the terms used. The Helpful Links below also can provide valuable support.

Helpful Links

Girl Scouts USA website: www.girlscouts.org/moneysmarts/
U.S. Government's Financial Education Website: www.mymoney.gov/
Capital One Financial Education: www.capitalone.com/financialeducation/
U.S. Treasury Department's Educational Site with Money Tips and Games:
www.moneyfactory.com

About This Publication

This Capital Currency publication outlines the requirements for the IP, Badge and Try-It. It also contains step-by-step instructions for the Junior Badge and Brownie Try-It activities (but *not* for the IP requirements). Many activity options require the use of materials supplied in the GSCNC Capital Currency Program Kit.

PROGRAM KIT REQUIRED

The Capital Currency Try-It, Badge and IP are designed to be used with a GSCNC program kit. Most of the necessary materials are found in the kit. Complete a kit request form at <http://www.gscnc.org/pdf/program/capitalcurrencykitrequestform.pdf>. For more information, email programkits@gscnc.org or call (202) 237-1670 or (800) 523-7898, ext. 310.



Interest Project Requirements

For Teen Girls

This Interest Project is presented in the format of GSUSA's new Interest Projects. The best resource for understanding this new model is the GSUSA website: www.studio2b.org/lounge/gs_stuff/ip_intro.asp. Please note that the website uses the terms "Learn, Do, Share," where we have said "Discover, Connect, Take Action."

Program Kit Required

The Capital Currency IP is designed to be used with a GSCNC program kit. Most of the necessary materials are found in the kit. Complete a kit request form at <http://www.gscnc.org/pdf/program/capitalcurrencykitrequestform.pdf>.

For more information, e-mail programkits@gscnc.org or call (202) 237-1670 or (800) 523-7898, ext. 310.

Girl Take-Home Resources

In addition to the kit, there are a number of Capital Currency IP Take-Home Resources for each individual girl. These can be downloaded at www.gscnc.org/program/capitalcurrency.php or obtained through the GSCNC Program Department. These resources include "My Capital Currency Portfolio" (REQUIRED Activity), "Money-Saving Tips for Teens," "My Capital Currency Dictionary," "Connect Activity #1: Interview questions" and "My Own Goal/ Reflection" form.

Breakin' It Down

You are almost an adult, and your entire future lies before you. Will you travel the world? Rent your own apartment? Buy your own cell phone, car or computer? Start your own business? Work for world peace? Whatever you hope to do in your future, it will probably require money. The financial choices you make today will affect the possibilities you will have tomorrow.

HERstory

This IP program has been developed by the Girl Scout Council of the Nation's Capital through a grant from Capital One to help girls develop their financial skills.

You've Got MAD Skills

This IP has been developed so girls like you can:

- Understand how the financial decisions you make today will affect your future.
- Access resources and practice the skills to become a Balanced Budgeter, a Savvy Saver, a Clever Credit-Holder, an Intelligent Investor, and more.
- Help others in your community learn the importance of financial responsibility.

Helpful Links

Girl Scouts USA website: www.girlscouts.org/moneysmarts/

Game: www.studio2b.org/lounge/games/ (öMaking Cents of Her Lifeö)

U.S. Government's Financial Education Website: www.mymoney.gov/

Internal Revenue Services Website: www.irs.gov/app/understandingTaxes/

Capital One Financial Education www.capitalone.com/financialeducation/

Program Links

Other Cadette/Senior Interest Projects:

*Dollars and Sense

*Cookies and Dough

*Your Own Business

*On Your Own (www.girlscouts.org)

Studio 2B Focus Books:

*Got Money?

*CashinøIn

*College 101

*Mind Your Own Business

Want to Learn More? Capital Currency Interest Project II

Complete SIX additional activities that you do not do the first time to earn CAPITAL CURRENCY II, a second Interest Project Patch.

Program Kit Contents

IP Kit

One white packet of take-home materials for **EACH** girl (*to be picked up with kit or downloaded at www.gscnc.org/program/capitalcurrency.php*).

- a. My Capital Currency Portfolio
- b. Money-Saving Tips for Teens
- c. Capital Currency Dictionary
- d. Connect Activity #1: Interview questions
- e. öMy Own Goal/ Reflectionö form

5 hanging file folders in kit

20 öGot Money?ö Studio 2B Focus Books

3 öCollege 101ö Studio 2B Focus Books

1 copy of the United States FAFSA form

3 öOn the Roadö Studio 2B Focus Books

Bag of öBills to Payö (21 bills)

3 Bags of 3 öCredit Card Comparisonsö and 1 öCredit Card Cheat Sheetö

3 öPay Stubsö

Bag of Materials for öFinancial Possibilities Skitö (2 Calculators, 2 Mock Credit Cards, 1 feather boa, Play Money, Checkbook)

Complete the REQUIRED activity first, and then choose ONE activity from EACH of the DISCOVER, CONNECT, and TAKE ACTION and YOUR OWN ACTIVITY categories. Finally complete the REFLECTION activity.

REQUIRED *(This activity must be completed first. Portfolio can be downloaded at www.gscnc.org/program/capitalcurrency.php.)*

Use the Studio 2B Focus Book "Got Money" to complete your own GSCNC Capital Currency Portfolio. Your leader or an adult should guide you through the activities and responses, but you may complete the activities individually or in small groups. Please do NOT write in the "Got Money" book if you are using the books in the program kit!

DISCOVER

Now that you have completed your Capital Currency Portfolio, you know some of the financial basics. Let's take it to the next level!

1. Credit Card Comparison

Compare the three different credit card options that are provided in your kit. Use the cheat sheet to help you determine which card would be the best deal for you. Which one would be the best choice? How could you use this card responsibly? What would the consequences be if you didn't? Extend this activity by working with an adult to analyze some real credit card options from the mail or online to see which one would be the best choice for you.

2. Insurance Investigation

The most common kind of insurance affecting teenagers is auto insurance. Read pp. 40-45 of the Studio 2B Focus Book "On the Road." By researching online or calling some insurance agencies, find out how much insurance might cost you for your first car. Be sure to get a few estimates and compare the coverage offered.

3. Where did all of my paycheck go?

You're finally rolling in the dough, having landed a job with a salary of \$33,000 a year. You get a paycheck twice a month. But wait! Your first paycheck is only for \$1,090.40! That's only \$26,160 a year! Where did the rest of the money go?

Look at the fine print of the paycheck in the kit. Make a chart that shows how your paycheck was divided up and where all of the money went. Some of the money went to pay taxes. Make a collage or a list of the various things your taxes are used for. (Hint: visit the IRS website if you need help.)

4. Be a stockbroker!

Read pp. 12-21 of the Studio 2B Focus Book "Got Money" to learn about investing. Imagine that you have saved \$2,000 that you want to invest in your future. What goals do you hope to achieve with this money? Which type of investment (or what *combination* of investment types) would provide you with the best way to achieve these financial goals? You are young, and you have a long time to let your money grow. Would your parents or grandparents make the same choices? Research which options would be right for you. If possible, work with an adult to invest some money today.

CONNECT

1. Retirement

Interview a grandparent or another older person you know. Are they retired? How did they save money for their retirement? What do they wish they had done when they were your age? What can you learn from their experiences? See the gray "Retirement Interview" sheet in your take-home packet for ideas of questions to ask. Write a paragraph that reflects on what you learned in your interview.

2. Paying for College

College. It will be one of the most expensive investments you will ever make. It will also be one of the most important things you can do to prepare for your future. Read section five of the Studio 2B Focus Book "College 101" (pp. 30- 35). Choose one college that you are interested in attending, and find out how much it will cost (things like tuition, room and board, books and fees will all factor in). Find out what assistance is available. Obtain a FAFSA form from a college, your high school guidance office or www.fafsa.ed.gov. (See the example in your kit). Talk with your family or a college financial aid counselor about how you might pay for college.

3. Bill It

With the help of your parent or guardian, pay your household's monthly bills. This may involve writing out checks or paying online. Enter your payments into their checkbook ledger and balance the checkbook. Where you surprised at how many bills had to be paid or at how much things cost? Have a discussion with your parent or guardian about the importance of paying bills on time and having a savings plan.

4. Budget Bonanza

All groups need to have budgets and manage their finances. Girl Scout troops must consider budgets when they are planning for events, trips and activities they would like to do throughout the year. Think of an event, trip or activity that you would like to do with your Girl Scout troop or another group of friends. Research all of the costs that would be involved with making this activity a reality. How will you come up with this money? Make up a budget and a money-earning plan, and share it with your troop or group.

TAKE ACTION

1. Debt Recovery

When someone is in debt, it can feel like they are sinking in quicksand and cannot pull themselves out. Lend them a helping hand! Design a brochure, pamphlet or other publication that provides people with information on why they should get out of debt; how to handle their debt; and websites, organizations or people who can help them. Check out this website for ideas:

www.ftc.gov/bcp/online/pubs/credit/kneedeep.htm

If possible, find a library, community center or other location where you can distribute your publication for others to read.

2. **Financial Possibilities Skit**

Using the props provided in your kit, develop a skit that illustrates two possible scenarios: one in which a smart financial decision today leads to a positive outcome in the future, and another in which a thoughtless decision leads to a negative financial outcome. Practice your skit and perform it for another group of girls.

3. **Helping Hand**

A lack of money can cause serious hardships for people in your community and around the world. Without money, it can be difficult to meet people's basic needs for food, shelter or healthcare. Find an organization that provides assistance to people with low incomes. Ask how you could help them, and then spend some time giving them a hand!

Remember, Girl Scouts cannot raise money for other organizations, but there are plenty of other ways that you can help! Ask about collecting items they need or volunteering your time.

4. **Enact the Plan**

Actually *do* the group event, trip or activity that you planned in the #4: Budget Bonanza **Connect** activity. Put your money-earning plan into action, follow your budget and make the plan a reality! This event could be anything from a dinner for your group's parents, a workshop for other girls about troop budgeting or a weekend campout – whatever you can imagine and budget for!

YOUR OWN ACTIVITY

What could YOU do to learn more about finances, connect with other people and resources or take financial action? Choose an area of financial planning that you would like to learn more about, and design your own financial activity. What is the goal of this activity? *Use the My Own Activity/Reflection sheet in your packet to help you.*

If you would prefer, you may choose one of the "Discover, Connect, Take Action" items that you didn't do the first time around to use as YOUR OWN activity.

*(For more information about YOUR OWN activity, visit the GSUSA website at:
www.studio2b.org/lounge/gs_stuff/ip_intro_owngoal.asp.)*

REFLECT

Talk with a parent or adult friend about what you've learned through Capital Currency. Think about how this IP relates to the Girl Scout Promise and Law. What skills or greater understanding have you gained that will help you throughout your life?

Talk with the adult about your financial goals, and share some of your new knowledge. Ask about some of their financial frustrations or their financial advice.

Choose a way to summarize your reflections: a paragraph description, a poem, a song or rap, or a drawing/painting/photograph, for example. *Use the Reflection sheet to help you.*

*(For more information about Reflections, visit the GSUSA website at:
www.studio2b.org/lounge/gs_stuff/ip_intro_reflection.pdf.)*

Junior Badge and Brownie Try-It

Leader Notes

Requirements

The Capital Currency Badge and Try-It are presented in the format of GSUSA's new Leadership Development Model: "Discover, Connect, Take Action." Learn more about this model at:

www.girlscouts.org/for_adults/leader_magazine/2006_winter/setting_the_pace.pdf.

The Capital Currency Try-It, Badge and IP are official recognitions to be worn on the front of vest or sash. They can be purchased at GSCNC shops.

Requirements for the Junior Badge and Brownie Try-It are listed on pages 12 and 13 with the activity details beginning on p. 14. In some cases, Juniors and Brownies have the same activity choices, though each group will complete the activity at a level appropriate for the age of the girls. In other cases, activities are designed for one age level or fulfill different requirements for each level. Be sure to refer to the Summary of Requirements pages and the comment line under the title of each activity page.

Program Links

Brownie:

Math Fun Try-It

Cookies Count Try-It

Penny Power Try-It

The Penny Project*

Junior:

Business-Wise Badge

The Cookie Connection Badge

Money Sense Badge

Consumer Power Badge

The Penny Project*

CentsAbility*

**The Penny Project and CentsAbility*

The Penny Project materials you will see in this kit are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned *The Penny Project* patch. This patch can be earned by purchasing *The Penny Project Toolkit* and completing all of the activities. *The Penny Project* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline>.

Girls ages 9-11 may be interested in GSUSA's *CentsAbility* kit. *CentsAbility* is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsusaonline>. *The Penny Project* and *CentsAbility* are valuable resources for continuing girls' financial educations.

Tell us what you think!

When you are done with the kit, please fill out an evaluation (located on p. 37 of this booklet), and share your feedback about Capital Currency!

Program Kit Contents

Junior Badge and Brownie Try-It

*Materials found in both the **Brownie Try-It** and **Junior Badge Kits**:*

- Two Capital Currency Leader Guides containing lesson plans and reproducible materials
- 10 copies of *The Penny Project* book
- Bag of Capital Currency Word Cards with safety pins
- NEEDaLittle WANTaLot Store Sign
- Plastic bin of 25 NEEDaLittle WANTaLot Store items
- Dollhouse
- Credit or Debit folder containing six envelopes of laminated sequence cards

*Materials Exclusive to **Junior Badge Kit**:*

- Cash, Credit Cards, or Checks Book by Nancy Lowen
- Value Envelopes
- Manipulative Blocks
- Financial Decision Booklets
- Bag of Treasure Trivia Questions
- Credit Card Comparison

*Materials Exclusive to **Brownie Try-It Kit**:*

- Laminated story characters for The Farmers and Mrs. Banks
- Jingle in my Pocket CD
- Bag of 36 Colossal Money Coins
- Coin flashcards
- *The Penny Project* board game

Understanding the Activity Plan

Objective: This briefly summarizes what girls will do and what learning should take place in this activity.

Materials Needed

The bullets besides the materials represent the following things:

- ☐ Item can be found in kit
- ◆ Item can be photocopied from the Leader's guide booklet
- Item must be provided by leader

Activity Steps

This section provides step-by-step directions for the adult to follow when leading the activity.

Discussion Questions

This section gives suggestions for questions to discuss with the girls throughout the activity.

Extensions



This section suggests activities that may be done to help girls extend their learning beyond this activity.

Junior Badge

Summary of Requirements

Girls *must* complete the **REQUIRED** activity, *one* of each of the **DISCOVER**, **CONNECT** and **TAKE ACTION** activities, and *two* additional activities from any category, for a *total of six* activities.

REQUIRED (*This activity must be completed first*).

My Capital Currency Words (*p. 14*)

Fill in the blanks on this word puzzle and then play a game with money words.

DISCOVER

1. NEEDaLittle WANTaLot Store (*p. 20*)

Shop at this store and learn about your *needs* and your *wants*.

2. Exchanging Value (*p. 21*)

What is money, anyway? Explore the many different ways of exchanging value and test your knowledge in Treasure Trivia.

3. Debit or Credit? (*p. 23*)

What happens when you cash a birthday check from Grandma or swipe a credit card at the grocery store? Explore how checks, debit cards and credit cards work.

CONNECT

1. Bank on It Field Trip (*p. 24*)

Visit a bank to solve the clues of the ðBank on Itö Scavenger Hunt.

2. The Cost of Living (*p. 26*)

Grown-ups have to pay for many things. Use a dollhouse to find out how much it costs to be an adult!

3. Money Does Grow... but Not on Trees! (*p. 27*)

See how your financial decisions can affect your financial possibilities tomorrow.

TAKE ACTION

1. Helping Hand (*p. 29*)

A lack of money can cause serious hardships for people in your community and around the world. Lend someone a helping hand.

2. Dreamland (*p. 30*)

Illustrate your financial dreams and set your long-term saving goals.

3. Budget Bonanza (*p. 34*)

With your Girl Scout troop, design a budget for an event, trip or activity.

Borrow a Capital Currency Kit today! Complete a kit request form at <http://www.gscnc.org/pdf/program/capitalcurrencykitrequestform.pdf>. For more information, email programkits@gscnc.org or call (202) 237 1670 or (800) 523-7898 ext. 238.

Brownie Try-It

Summary of Requirements

Girls *must* complete the **REQUIRED** activity, and *one* of each of the **DISCOVER**, **CONNECT** and **TAKE ACTION** activities, for a total of *four* activities.

REQUIRED (*This activity must be completed first*).

“The Farmers and Mrs. Banks” (p. 17)

Read and act out the story to learn more about money and its value.

DISCOVER

1. NEEDaLittle WANTaLot Store (p. 20)

Shop at this store and learn about your *needs* and your *wants*.

2. My Capital Currency Words (p. 14)

Fill in the blanks on this word puzzle and then play a game with the money words you have learned.

3. Debit or Credit? (p. 23)

What happens when you cash a birthday check from Grandma or swipe a credit card at the grocery store? Explore how checks, debit cards and credit cards work.

CONNECT

1. Bank on It Field Trip (p. 24)

Visit a bank to solve the clues of the ðBank on Itö Scavenger Hunt.

2. The Cost of Living (p. 26)

Grown-ups have to pay for many things. Use a dollhouse to find out how much it costs to be an adult!

3. Cash in a Flash (p. 28)

Use flashcards to help you make the right change.

TAKE ACTION

1. Helping Hand (p. 29)

A lack of money can cause serious hardships for people in your community and around the world. Lend someone a helping hand.

2. “Jingle in my Pocket” Song (p. 32)

Sing and act out the ðJingle in My Pocketö song.

3. The Penny Project Board Game (p. 35)

Try to finish with the most money!

Borrow a Capital Currency Kit today! Complete a kit request form at <http://www.gscnc.org/pdf/program/capitalcurrencykitrequestform.pdf>. For more information, email programkits@gscnc.org or call (202) 237 1670 or (800) 523-7898 ext. 238.

My Capital Currency Words

Junior REQUIRED, Brownie DISCOVER #2

Objective: Girls will complete the "My Capital Currency Words" sheet to gain a basic understanding of financial terms. Girls can use *The Penny Project* book to help them. Play a game to increase familiarity and have fun with financial words.

Materials Needed

- ▣ 10 copies of *The Penny Project* book*
- ▣ Word cards and safety pins for game
- ◆ A "My Capital Currency Words" sheet for each girl
- Pencils

Activity Steps

1. Girls fill in words using word bank. Encourage girls to browse *The Penny Project* book for more information about the terms.*
2. Review the words with the girls.

Extension



Word Game

Attach one word card to each girl's back without letting her see it. Girls must guess the words on their backs by asking yes-or-no questions of the other girls around them.

**The Penny Project* materials are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned *The Penny Project* patch. This patch can be earned by purchasing *The Penny Project Toolkit* and completing all of the activities.

The Penny Project is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsulaonline>. It is another valuable resource for educating girls about finance.

My Capital Currency Words

Name: _____



Use the words in the word bank to fill in the boxes. The blanks in each box should all be filled with the same word. You may use *The Penny Project* book to help!

WORD BANK:

NEED

WANT

BUDGET

CREDIT CARDS

INVESTING

MONEY

INTEREST

INCOME

EXPENSES

SAVINGS

STOCKS AND BONDS

DEBIT CARDS

1. _____

You use _____ to pay for things you want and need. Like people, this comes in a variety of shapes and sizes.



3. _____

Things that you _____ are food, water, shelter, and clothing (the adults in your life provide those things).

2. _____

The things on your wish list are things you _____. Sensible girls like you know the difference between something they *NEED*, such as basic clothes, and something they don't *NEED*, like brand-name, designer clothes.



4. _____

A _____ is a plan for how you'll spend your money.

5. _____

The money that you get is called _____. Some of this is given to you (like gifts or rewards), but most is earned by working for it.

6. _____

Money that you don't spend right away is called _____. This is important because you never know when you're going to need extra money.

7. _____

_____ are the things you use your money to buy ó such as school lunch, clothes or program fees.



8. _____

Adults try to make their money grow so they have even more money; this is called _____.



9. _____

The parts of a company that adults buy (invest in) in order to make their money grow are called _____ and _____.

10. _____

If adults keep their money in a bank, the bank sometimes pays them money for keeping it there! That money is called _____. If adults don't have enough money to buy things, banks let them borrow money if they promise to pay it back. Banks earn money by charging adults a fee for letting them borrow money.

11. _____

_____ are a type of plastic money. Adults may use these so they don't have to carry around lots of paper money to buy expensive items like TVs. Adults may also use these if they don't have enough cash to pay for something they need right away. Banks let adults use these because they trust them to pay the bank back. The bank pays for what the adults buy and collects the money and interest from them later.

12. _____

_____ are another example of plastic money. Banks let adults use these if they have enough money in the bank to pay for whatever they buy. When adults pay using these the money is immediately taken out of their bank account.

The Farmers and Mrs. Banks

Brownie REQUIRED

Objective: Girls will interact with a story to understand different forms of money and the fact that money is a way of expressing value.

Materials Needed

- ▣ The Farmers and Mrs. Banks story for leader to read
- ▣ Laminated story characters

Activity Steps

1. Start discussion with girls to get them thinking about money (*See discussion question*).
2. Explain that "The Farmers and Mrs. Banks" is a fictional story about how money might have come to be.
3. Introduce the storybook figures to girls. Tell them to listen carefully so they know what their figures are doing and when they should move them.
4. Read "The Farmers and Mrs. Banks." Have girls move their characters along with the story line. Ask questions periodically to keep girls attentive and check their comprehension.
5. Follow up with closing questions.

Discussion Questions

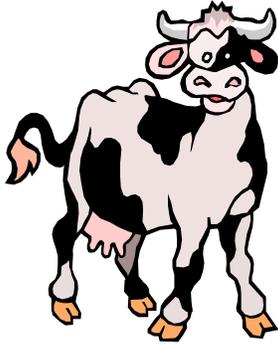
Opening questions:

- What do you know about money?
- What is money used for?
- How does it work?
- How was money invented?

Closing questions:

- Could we still use bartering as our money system today? Why or why not?
- How did Mrs. Banks' loan system work?

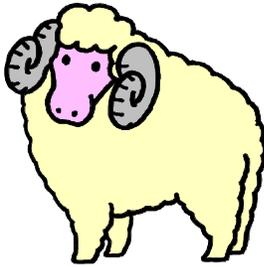
The Farmers and Mrs. Banks



Before money was invented, people traded things they had for things that they needed. In Storybook Town, Farmer Brown had a cow that gave milk and Farmer Green grew wheat and made bread. They would trade a pail of milk for a loaf of bread. Both got items they needed and felt they had made a fair trade. Their system of trading, also called bartering, worked well for both of them.



After a while, Farmer Grey moved into town. She raised sheep and made wool for clothing. There was much work involved in raising and shearing the sheep, spinning the wool, weaving the cloth and making a coat. Farmer Grey did not think it was fair to get only a pail of milk or a loaf of bread for a coat, but she needed to eat. Farmer Brown and Farmer Green also needed coats when winter came. Together they decided that a coat was worth 3 pails of milk or 3 loaves of bread. Because they agreed on the value of the items each had, they were able to trade for the things they needed.



Soon Mr. Gold moved into the growing community. He did not raise animals or grow food. However, he did need food to eat and clothing to keep warm. Mr. Gold was a miner and found a shiny metallic rock in the river on his property. Farmers Brown, seen anything as beautiful as rocks would not feed them or wanted to have some anyway. bread and wool coats to meet asked Mr. Gold if he would rocks for these items.



Mr. Gold was a miner and found a shiny metallic rock in the river on Green and Grey had never the golden rocks. The golden keep them warm, but they The farmers had enough milk, their basic needs, so they trade some of his golden



Mr. Gold did not want to trade away all of his golden rocks, but he discovered he could melt them and make them into small flat round trinkets that he called coins. He began trading his coins for milk, bread and coats. As he traded his coins, he and the farmers would agree how many coins were needed for a pail of milk, a loaf of bread or a coat. In this way they set a value for the coins. The farmers traded more items with Mr. Gold and began getting piles of coins. One day Farmer Brown wanted a loaf of bread but had traded all of his milk that day, so he offered Farmer Green a golden coin from his pile. The farmers realized that they could use the coins to trade when they did not have milk, bread or other items, as long as they all agreed on the value of the coins.

After a while, Mrs. Banks moved into town. By this time people were using coins almost as often as they were trading items. People saw that sometimes it took many coins to buy big items, and a pile of coins could be heavy and awkward to carry. Mrs. Banks decided that instead of raising cows or sheep or growing wheat, she would offer to keep an eye on other people's coins to make sure they were safe. For every 10 coins safekeeping, she would give them 10 on it and her signature. Mrs. Banks would set the coins aside so they were available if the person wanted to trade back the piece of paper to get their coins back. As people discovered it was easier to carry pieces of paper rather than coins, they began using pieces of paper to trade for larger items, counting the piece of paper as having the same value as ten coins.



Sometimes people would give Mrs. Banks both their coins and pieces of paper for safekeeping. Mrs. Banks kept a little book where she would write down the person's name and the value of the coins and paper they gave to her. The book would show their balance or the amount of money they had given Mrs. Banks for safekeeping.

One day Farmer Brown wanted to buy another cow, but he did not have enough coins or paper to do this. Mrs. Banks had a large pile of coins that she was keeping for Mr. Gold. Since she knew Mr. Gold would not need his coins right away, Mrs. Banks let Farmer Brown borrow some of these coins to buy a new cow. Farmer Brown promised he would return the money plus two extra coins once he sold milk from his new cow. Mrs. Banks called this arrangement a "loan," and she wrote a note about this in her little book.

Soon Farmer Brown's new cow was giving lots of milk and he sold enough milk to pay back the money he borrowed, plus the extra two coins. Mrs. Banks put the coins Farmer Brown had borrowed back in Mr. Gold's pile. She also put one of the extra coins in the pile as a way to thank Mr. Gold. Mrs. Banks kept the other extra coin for herself since she had made this happen. She wrote all of this in her book so Mr. Gold would know where the extra coin had come from.



Word spread that people could borrow money from Mrs. Banks as long as they paid back a little more than they borrowed. Word also spread that if people gave Mrs. Banks money for safekeeping and did not need it back right away, they would get a few extra coins at the end of the year! More people began "saving" their money with Mrs. Banks and called her place the "bank."

Of course, things in Storybook Town did not always go smoothly. Some years Farmer Brown's cows did not give as much milk, so he would have to charge more coins for a pail of milk than he had the year before because he did not have as much to trade. One very rainy year, Farmer Green could not grow as much wheat so he had to charge more for a loaf of bread. Some years Mrs. Banks lent out so many coins that she did not have 10 coins for each piece of paper that she gave out, but as long as everyone trusted each other to be honest and fair, the town grew and prospered. And before long they stopped trading milk for bread and used only the money to buy what they wanted.

NEEDaLittle WANTaLot Store

Junior and Brownie DISCOVER #1

Objective: Girls will understand the difference between *needs* and *wants*.

Materials Needed

- ▣ Bag of 25 store items.
All items must be returned with kit!
- ▣ NEEDaLittle
WANTaLot Store Sign

Activity Steps

1. Prior to meeting, leader sets up 25 store items and "NEEDaLittle WANTaLot" Store sign.
2. Leader tells girls that it is time to go shopping at the "NEEDaLittle WANTaLot" store. Each girl can choose one item at the store. *Remind girls that they will not get to keep these items, and they will all be returned to the store before the end of the meeting.*
3. Each girl chooses an item.
4. Have girls move to one side of the room if they consider their item a "need"; to the other side if they consider their item a "want" (some things do fit in both categories).
5. Have girls discuss why they categorized their object in this way.

Discussion Questions

1. Why was it called the "NEEDaLittle WANTaLot" store?
2. What is a difference between a *need* and *want*?
3. Why shouldn't we just buy everything that we want? (*It is important to save for larger purchases or emergencies later on.*)
4. Which pencil would be considered a *need* and which would be considered a *want*? (*The plain pencil is a need for school; the sparkly pencil is a want.*)
5. If you were on a budget and could only spend a little money, which things would you buy?

Extension



Allow girls to go shopping again if they would like, maybe only selecting *needs* this time.

Exchanging Value

Junior DISCOVER #2

Objective: Girls will understand that money expresses a form of value. Girls will experiment with different methods of payment and identify appropriate times in which these payments should be used.

Materials Needed

- ▣ *“Cash, Credit Cards, or Checks?: A Book About Payment Methods”* by Nancy Loewen
- ▣ Discussion questions
- ▣ One *“Value Envelope”* for each girl. Each envelope contains: a credit card slip, a paper bill, a coin, a check, and a loan slip
- ▣ Bag of *“Treasure Trivia”* questions

Activity Steps and Discussion Questions

1. Leader reads aloud *“Cash, Credit Cards, or Checks?: A Book About Payment Methods”* by Nancy Loewen.
2. Leader asks Discussion Questions and leads girls through discussion of different ways to exchange value (*credit card, debit card, check, bills, coins, loan, trade something for it*). Leader shows girls the props from one *“Value Envelope”* and discusses what each item is.
3. Leader asks, *“What is money, anyway?”* (*It is a way of exchanging value. Things cost different amounts of money because we feel they have a certain value. We have many different ways of exchanging this value, and there are different times when each of these ways is appropriate.*)
4. Girls play *“Treasure Trivia.”* Each girl is given a *“value envelope.”* Leader pulls a *“Treasure Trivia”* card from the bag and reads it aloud. Girls must hold up the form of payment they feel would be most appropriate to use for the situation.
5. Leader reveals the correct form of payment for that situation and girls discuss why. There may be multiple correct answers.

Extensions



1. Discuss how different cultures in different countries have different ways of exchanging value. In some traditional societies, people will barter or trade for the goods they need. Other countries have currency that looks different from American bills and coins.
2. See the *“Debit or Credit?”* activity to learn more about using checks, credit cards and debit cards.

Discussion Questions
For “Cash, Credit Cards, or Checks?” by Nancy Loewen

1. What is a check?

A check tells the bank to take a certain amount of money from a checking account and pay it to a person or store.

2. How is a check different from a debit card?

A debit card acts like a check, instructing the store to take money from a checking account and pay it to a person or store. It is faster than a check and involves less paperwork. But you must remember to mark your purchase down in a check register!

3. What is a check register?

A check register is where you record deposits and check or debit card payments. Keeping an accurate check register lets you know exactly how much money you have in your checking account.

4. What is a credit card?

A credit card is basically a loan. It is not money. If you pay back the loan within 30 days, no interest is charged. Interest charges can be significant.

5. When a credit card is used, who pays the store?

The credit card company pays the store, and the cardholder pays back the credit card company. The credit card company also charges the store a fee for the service of allowing customers to use the credit card.

6. What are the benefits and dangers of using a credit card?

***Benefits:** Credit cards are easy, convenient, safe to use (money can be stolen), and allow you to purchase items before you have the money saved. One can lose a credit card, but if it is reported, the cardholder has little or no liability.*

***Dangers:** The primary danger is going into too much debt, resulting in high interest payments. Using a credit card requires significant spending discipline!*

Debit or Credit?

Junior and Brownie DISCOVER #3

Objective: Girls will arrange pictures in a sequence to explore how checks, debit cards and credit cards work.

Materials Needed

- ▣ "Credit or Debit Folder." Folder contains 6 envelopes of different color-coded sequence cards.
- ▣ (Juniors Only): Credit Card Comparison

Activity Steps

1. Explain to girls that there are many different ways that we exchange value to pay for things. Three of these ways are: checks, credit cards and debit cards.
2. Spread the six series of sequence cards throughout the room. Break girls into six groups and send one group to each card set.
3. Explain to girls that their job is to place the cards in order from the first step to the last.
4. Have girls talk through sequence scenarios. Leader can offer guidance once girls have finished sequencing. (Cards are numbered on the back.)
5. As time allows, have groups rotate to work on the other sequences.

Discussion Questions

1. What is the difference between credit and debit cards?
2. What is similar about checks and debit cards?
3. Can you name some things that might happen when you're using these cards that would make you lose money? (*bounce check, be charged ATM fee for using a different bank's ATM, have to pay interest on purchases charged to credit card if not paid off in a timely manner*)

Extension



(Juniors only)

Have girls do the "Credit Card Comparison" provided in the kit. Compare the three different credit card options with the help of the "Credit Card Cheat Sheet." Which card would be the best choice? How could girls use a credit card responsibly? What would be the consequences of using credit irresponsibly?

Bank on It Field Trip

Junior and Brownie CONNECT #1

Objective: Girls will connect with their community by visiting a bank or other financial institution. Girls will complete a scavenger hunt to explore what happens at a bank.

Materials Needed

◆ Copies of Bank on It Scavenger Hunt sheet

Pencils

A local bank or other financial institution to visit

Activity Steps

1. Contact a local bank or other financial institution and arrange for the troop to take a field trip. You may want to visit the bank where the troop's account is held.

Arrange for a tour with a bank employee, if possible.

Remember to secure permission slips, bring health history forms and adhere to Safety-Wise chaperone ratios!

As an alternative, girls could visit a bank individually with their parents.

2. Make copies of scavenger hunt sheet and obtain pencils.

3. Bring girls to the bank, complete tour and scavenger hunt and explore what takes place there!

Extension



Encourage girls to return to the bank with their parents to open or add money to a savings account.



Bank on It Scavenger Hunt



Can you find these things at the bank? Check off the boxes when you find them!

A withdrawal slip
for a bank
account

A deposit slip or a deposit
envelope for a savings
account

A machine that takes in
and puts out money.
What is this called?

The signature of somebody
who works at the bank:

What is this person's job?

What are 5 things that a
customer could do at this bank?

- 1.
- 2.
- 3.
- 4.
- 5.

The Cost of Living

Junior and Brownie CONNECT #2

Objective: Girls will use the dollhouse to visualize the expenses that financially independent adults must pay.

Materials Needed

- ▣ Doll house
- ▣ Toys that accompany doll house

- Large paper and marker

Activity Steps

1. Leader sets up doll house.
2. Leader asks girls to think about what someone who lived in this house would have to pay for. Encourage girls to think about things in all of the different rooms. Use the little toys to prompt girls' thoughts as well (*TV- Cable, Lamp- electricity, Blanket- heat, House- mortgage, Phone- phone bill, Kitchen- food, etc.*).
3. As girls mention various expenses, leader records on paper for group to see. Leader may want to group expenses into different categories.
4. Lead girls through Discussion Questions.

Discussion Questions

- a. What does the phrase "cost of living" mean?
- b. How does the cost of living vary in different places?
- c. How much do you think some of these items (mortgage, transportation, electricity) cost? (*Leader can provide reference examples from her own experience or research some costs before meeting.*)
- d. What are some things an adult must do to manage these expenses? (*comparison shop for the best deals, keep detailed records of all the bills that must be paid, follow a budget, earn a steady income*)

Extension



Have girls talk with their parents or guardians about the bills they pay each month. Girls can sit with their parents or guardians as they pay their bills and balance their checkbooks.

Money Does Grow... But Not on Trees!

Junior CONNECT #3

Objective: Girls will use manipulative blocks to visualize the concept of interest growing over time.

Activity Steps

1. Discuss the concept of interest (see Discussion Question A).
2. Leader gives each girl a Financial Decision Booklet.
2. Leader gives each girl 10 blocks. Each block represents one dollar. Leader says, "You have just received \$10 from your Girl Scout leader. We're going to see how the different choices you can make with this money will affect your financial possibilities in the future."
4. Girls turn to p.2 of booklet and read their financial decisions. Have girls read out loud so everyone understands the different scenarios. Explain unfamiliar terms using the "Capital Currency Dictionary" in the back of the leader's guide. Each girl gives up or keeps the number of blocks that is dictated by her decision (leader collects and distributes blocks).
5. Leader explains that there has been a time warp and it is now 10 years later. Girls turn to p.3 of booklet. Girls add or give up blocks according to the "10 years later" direction.
6. There has been another time warp, and it is now 20 years down the road. Girls turn to p.4 of booklet. Girls add or give up blocks according to the "20 years later" direction.
7. Review discussion questions.
8. Allow girls to play again with different booklets.

Materials Needed

- ☐ Yellow manipulative blocks
- ☐ Financial Decision Booklets

Discussion Questions

1. Does anybody know what the word "interest" means in financial terms? (*Interest can either grow for you or against you. If you save or invest your money, interest will grow and you will earn more money. If you borrow money or charge things to a credit card, however, you will have to pay interest to someone else and you will end up losing money.*)
2. How did your financial decisions at the beginning of the game affect your financial outcomes at the end of the game? Why did you end up with the number of blocks that you did?
3. If you got to choose your own Financial Choice card, which one would you choose? What does this say about the choices you should be making with your money in real life?

Cash in a Flash

Brownie CONNECT #3

Objective: Girls will increase their coin recognition and math skills by playing with coin flashcards.

Materials Needed

- ☐ Box of coin flashcards

Activity Steps

1. Divide girls into partners or small groups.
2. Give each group some coin flashcards.
3. Work with girls to add up the coin values on the front of the card.
4. Girls can turn card over to see whether or not their answer was correct.
5. Encourage girls to see how fast they can go and how many they can do correctly.
6. If the girls seem to be comfortable with the flashcards, you may want to set up an "Around the World" game. (A flashcard is shown to two girls. Whoever says the correct answer first moves on to challenge the next girl. This continues throughout the group.)

Discussion Questions

- a. Why is it important to be able to recognize and accurately add coins?
- b. What do we use coins for?
- c. What other things besides coins do we use to pay for things?

Extension



Have girls practice recognizing and adding coin values with the toy coins found in the kit.

Helping Hand

Junior and Brownie TAKE ACTION #1

Objective: Girls will engage in public service to help those who are experiencing financial difficulties.

1. Hold a group discussion and write notes on chart paper.

- a. People need money for many different things, don't they? What difficulties might someone face if they didn't have much money? (*hunger, lack of shelter, insufficient clothing, lack of health care, cannot afford child care, no money for things they want, etc.*)
- b. What kinds of organizations might help people who are experiencing financial difficulty? (*homeless shelters, food pantries, soup kitchens, child care programs, international relief organizations, etc.*)
- c. What could we do to help them? (*Remember, Girl Scouts cannot raise money for other organizations, but troops can donate funds that are already in their accounts. There are also plenty of non-monetary ways in which you can help! Ask about collecting needed items, volunteering your time or sharing a craft project.*)

Materials Needed

- large paper
- marker

2. Enact the plan: contact an organization and complete the service project!

3. Reflect with the girls about their service experience.

- a. How did we help? What effect did we have?
- b. Why is it important to help those who are in need?
- c. What are some reasons people might need help? (*unexpected or serious illness or accident, loss of job, etc.*)
- d. How did the experience make you feel?
- e. What more could be done to help?

Extension



Encourage girls to be engaged in public service on an ongoing basis, as individuals or as a troop.

Dreamland

Junior TAKE ACTION #2

Objective: Girls will illustrate their financial dreams and identify these as long-term savings goals. Girls will realize the importance of *saving* to reach these financial goals.

Materials Needed

- ◆ Cloud worksheet
- Old magazines, glue and scissors
or
- Markers, crayons or pencils

Activity Steps

1. Provide girls with supplies and ask them to think about what they hope to be able to do with their money someday. Using drawings or magazine cutouts, have girls illustrate their financial dreams.
2. Have girls share some of their financial dreams with the group.
3. Explain that these are really long-term savings goals (girls will need to save up a lot of money over a long period of time to buy these things).
4. Refer to discussion questions below.

Discussion Questions

- a. What do you hope to be able to do with your money someday?
- b. How much do these things cost? How long would it take to save the money to reach these financial goals?
- c. This demonstrates the importance of saving for long-term goals. What are some other reasons why it is important to save? (*Money in a savings account earns interest over time; it is important to have money saved for emergencies.*)
- d. It is said that money cannot buy happiness. What dreams do you have that cannot be purchased with money?

Extensions

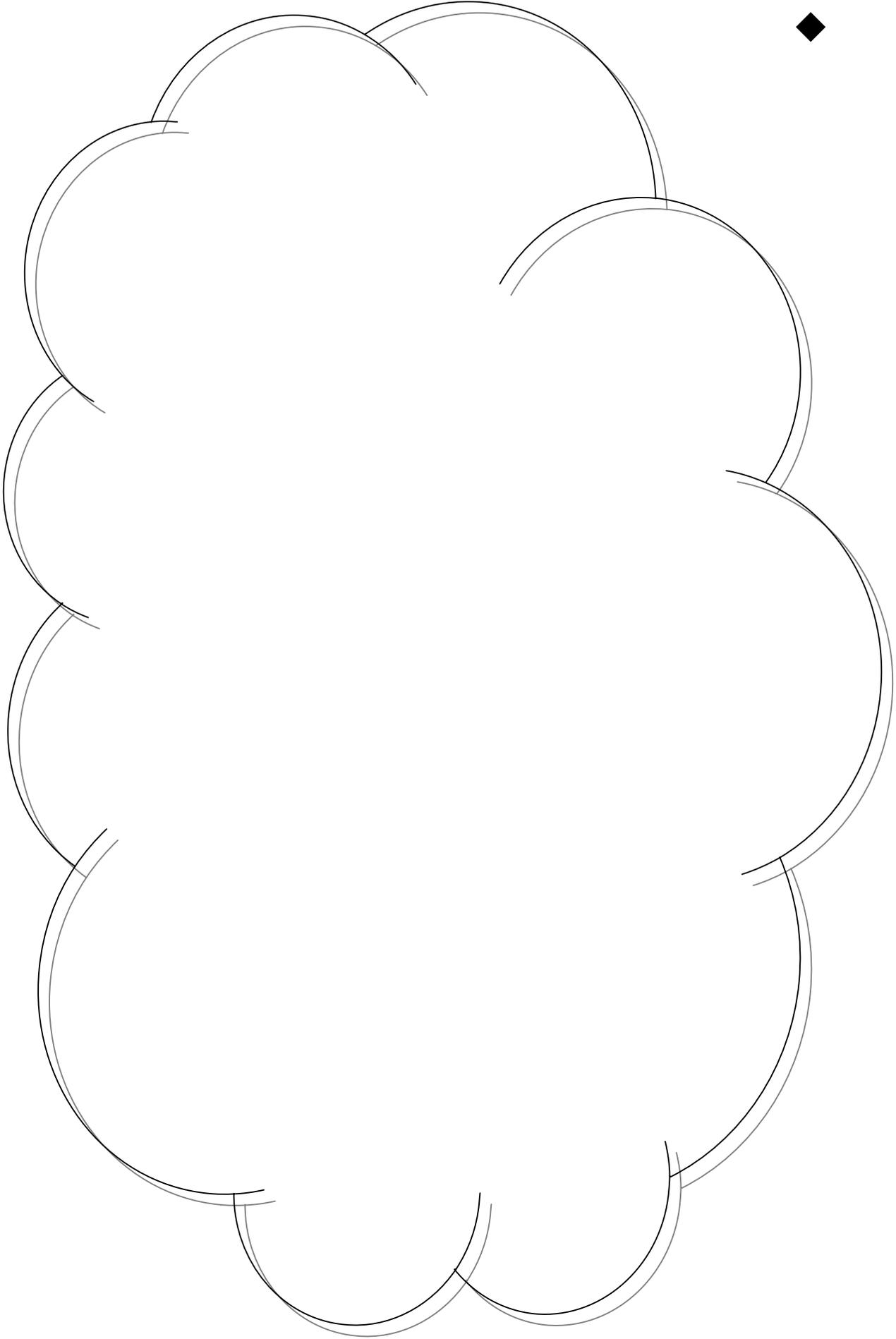


1. Have girls create a savings diary where they can record their long-term savings goals and the progress they make with their savings deposits.
2. Encourage girls to open a savings account with a parent and record their deposits and withdrawals.

What are your financial dreams?

Do you want to travel the world? Attend college? Buy your own cell phone, car or computer? Start your own business?

Work for world peace? Illustrate or write about your financial dreams in the cloud below.



“Jingle in My Pocket”

Brownie TAKE ACTION #2

Objective: Girls will use music to encourage coin recognition.

Materials Needed

▣ “Jingle in my Pocket” CD by Sharon MacDonald, 2004.

▣ Bag of 36 “Colossal Money” Coins

CD player

Activity Steps

1. Play the “Jingle in my Pocket” song once for the girls (track one on the CD).
2. Ask girls what coins they heard mentioned in the song.
3. Give each girl a large coin picture and instruct her to stand up when she hears her coin name.
4. Play the song multiple times and change the coins that girls have, encouraging girls to learn the words and sing along. (Adults can find lyrics printed on p. 34).

Extensions



Ask girls about other coin combinations (e.g. how many pennies make a quarter?). Encourage girls to use large coin pictures to make different combinations.

Jingle in My Pocket

By Sharon MacDonald

Grasshopper Press, 2004

Five pennies make a nickel
Two nickels make a dime
I can trade ten pennies for two nickels or a dime.
Jingle in my pocket, a dollar and a dime,
A penny and a nickel make me jingle all the time.

Two dimes and a nickel
Make a quarter every time
I can trade a quarter for three nickels and a dime.
Jingle in my pocket, a dollar and a dime,
A penny and a nickel make me jingle all the time.

Four quarters make a dollar
Makes a dollar every time
I can trade four quarters for a dollar any time.
Jingle in my pocket, a dollar and a dime,
A penny and a nickel make me jingle all the time.
A penny and a nickel make me jingle all the time.
A penny and a nickel make me jingle all the time.

“Jingle in My Pocket” lyrics are reprinted with permission of Sharon MacDonald. “Jingle in My Pocket” CD is published, copyrighted, and manufactured by Grasshopper Press, 2004. All rights reserved. Unauthorized duplication is a violation of applicable laws. Printed in the USA .

See Sharon MacDonald’s website, www.sharonmacdonald.com, for activity ideas to accompany “Jingle in My Pocket” and to view other educational resource materials for children.

Budget Bonanza

Junior TAKE ACTION #3

Objective: Girls will design a budget for an event, trip or activity for their Girl Scout troop.

Materials Needed

- Record of current troop budget figures
- Access to Internet or other resources that will help girls to calculate expenses
- Paper and pencils or large paper and markers

Activity Steps

(Girls may either complete this activity as an entire group or they may be divided into smaller groups.)

1. Explain to girls that all groups need budgets to help them keep track of their money. There are two parts to a budget.

2. The first part of a budget is the **income**. Ask girls to brainstorm their troop's sources of income (*product sales, money-earning projects, troop dues*). Share with girls the current amount of money they have in the troop account.

3. Have girls discuss and choose a trip, event or program that the troop would like to do. (*Some ideas are: a camping trip, a troop celebration dinner, making a craft to share with others, attending a GSCNC Mosaic program.*)

4. The second part of a budget is the **expenses**. What **expenses** would be associated with this troop activity? Have girls brainstorm a list and research the costs. (*Be sure to consider food, transportation, supplies, program fees, etc.*)

5. After the leader ensures that the activity follows Safety-Wise regulations, put the budget into action!

Discussion Questions

- a. Is our budget balanced? Is our income greater than our expenses?
- b. How could we increase our income or reduce our expenses?

Extension



Have girls take greater responsibility for the troop's budget. You may discuss it at weekly meetings or have girls rotate through the position of being the Troop Treasurer.

The Penny Project Board Game*

Brownie TAKE ACTION #3

Objective: Girls will play a game to practice using money in life-like situations.

Materials Needed

- ▣ **The Penny Project** Board Game*
- ▣ **The Penny Project** Game Card Deck*
- ▣ Die
- ▣ Play Money for each girl:
 - 2 \$1 bills
 - 8 quarters
 - 5 dimes
 - 5 nickels
 - 25 pennies
- ▣ Play Money for Piggy Bank:
 - 8 quarters
 - 10 dimes
 - 15 nickels
 - 25 pennies

Discussion Question

Should "finishing with the most money" be a goal in real life? Why or why not?

Activity Steps

Note: Only approximately 5 girls can play this game at a time.

1. Adult sets up Piggy Bank and Game Board.
2. Players begin with \$5.00 of play money (see "Materials Needed" for correct amounts) and can make or lose money during the course of the game. It doesn't matter who finishes the game first because the winner is the player who finishes the game with the **most** money.
3. Players take turns rolling a die to find out how many squares to move. Girls must then do whatever the square says to do.
4. There are squares that read "Piggy Bank." When a player lands on a "Piggy Bank" square, she must draw a card from the **Penny Project Game** card deck and do what the **pink** side of the card tells her to do. Some cards have simple math problems that players have to answer.
5. If the player gives the right answer, she can take that amount of money (in coins) from the Piggy Bank.
6. Since the goal of the game is to finish with the most money, the majority of squares ask that girls spend money instead of earning or saving it.

***The Penny Project** materials are used with permission from the Girl Scouts of the USA. Girls who are completing this activity for the Capital Currency Try-It have *not* earned **The Penny Project** patch. This patch can be earned by purchasing **The Penny Project Toolkit** and completing all of the activities. **The Penny Project** is sold in GSCNC shops or can be purchased online at <http://goshop.girlscouts.org/gsulaonline>. It is another valuable resource for educating girls about finance.

Capital Currency Dictionary

- APR (Annual Percentage Rate)- This number expresses the interest rate and other fees that will be paid on a loan throughout the course of a year.
- ATM (Automated Teller Machine)- A computerized device that provides customers with a secure method of performing financial transactions in a public space without the need for a human clerk.
- Bounced Check- This occurs if you write a check for an amount that is greater than the amount of money you have in your checking account. This will result in a fee.
- Credit- A tool that provides the opportunity to buy something now and pay for it later.
- Credit History- A record of your past borrowing and repaying. Credit grantors use a point system to evaluate your credit history, often on a scale between 0 and 9.
- Debit- The amount of money you take OUT of an account. (This can also be called a *withdrawal*).
- Debit Card- These cards, unlike credit cards, allow you to pay for a purchase by drawing money directly from your checking account.
- Deposit- The amount of money you put IN to an account.
- Grace Period- The number of days you have to pay your balance before a creditor starts charging interest. Once you receive your monthly bill, you will have three to four weeks (with most creditors) to pay your bill interest-free.
- Interest-a. The income you receive when you buy a bond or put money into a bank. This is figured as a percentage of your principal (the amount of money you put in).
b. The amount of money that you must pay when you borrow money. This is also figured as a percentage of your principal (the amount of money you have borrowed).
- IRA (Individual Retirement Account)- An investment account you can open to save for your retirement. You have to contribute earned income - money you made by working - and you can't contribute more than the annual cap. A major advantage of an IRA is that your earnings in the account grow tax deferred.
- Minimum Amount Due- The smallest amount you are required to pay for your credit card charges each month.
- Register- A booklet where you can record your money transactions. You will receive a register when you open a bank account.
- Retirement- The time in an individual's life when he or she stops working; usually between the age of 55-70. Most people hope to retire someday so they can travel, relax or do the things that they enjoy the most.
- 401(k)- A retirement savings plan that some employers sponsor for their employees. If you're eligible to open a 401(k) at work, you contribute pre-tax salary.



CAPITAL CURRENCY KIT EVALUATION FORM

Thank you for taking the time to share your thoughts about the Capital Currency Kit. Your evaluation will help the GSCNC Program Department to better meet the needs of girls and leaders. Please mail this form to: **Program Department, Girl Scout Council of the Nation's Capital, 4301 Connecticut Avenue NW, Washington DC 20008.**

How did you learn about the program ? Big Book of Program <input type="checkbox"/> Capital Notes <input type="checkbox"/> In Addition <input type="checkbox"/> Website <input type="checkbox"/> Expo <input type="checkbox"/> Other <input type="checkbox"/>						
Number of girls who used the program?		Program Level/s Ds Br Jr Cd Sr				
Was this program used by <input type="checkbox"/> Individual <input type="checkbox"/> Troop <input type="checkbox"/> Service Unit event <input type="checkbox"/> Other _____		How did you receive the materials? <input type="checkbox"/> Obtained from Service Unit <input type="checkbox"/> Picked up at _____(location)				
Were materials available when requested? <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, provide details below) <input type="checkbox"/> Available for acceptable alternate date Comments:						
Please rate each category		excellent	very good	good	fair	poor
Ease of request						
Clarity of IP?Badge/Try-It requirements						
Knowledge gained about finance						
Condition/completeness of kit						
Appropriateness for level/age of girls						
Program met expectations/needs						
Overall satisfaction with program						
What were your girls' favorite parts of this kit?						
What could be done to improve the Capital Currency IP/Badge/Try-It?						
Additional Comments						
OPTIONAL: Name						
Phone		Email				

Page to be Photocopied



*This symbol marks the pages that are to be photocopied for your girls.

Materials Needed

The bullets besides the items represent the following:

- ▣ Item can be found in kit
- ◆ Item can be photocopied from The Leader's Guide booklet
- Item must be provided by leader