



***“If you want  
to feel rich,  
just count  
the things  
you have  
that money  
can’t buy.”***

—Proverb



# Savvy Shopper

**F**ood and water, clean clothes, a place to live: These are things everyone needs. A closet full of shoes, a new desk, tickets to a movie: These are things people want. But how do you figure out what you need and what you want? You might find it’s not as easy as you think!

## *Steps*

1. Explore your needs and wants
2. Look into why you want what you want
3. Find out what makes people happy (or not!) with what they buy
4. Learn how to decide what to buy
5. Make a plan to buy something you need or want

## *Purpose*

When I’ve earned this badge, I’ll know the difference between what I need and what I want—and I’ll be able to smartly save money for both.





# 100 Years of Needs and Wants!

## CLOTHING



**THEN:**  
Heavy coat



**NOW:**  
Baby T-shirt

## SHOES



**THEN:**  
Button-up boot



**NOW:**  
Lace-up sneaker

**THEN:** Pool table



## GAMES

**NOW:** Portable game console



## MUSIC



**THEN:**  
Phonograph



**NOW:**  
Compact disc

## BOOKS

**THEN:**  
Leather-bound book



**NOW:**  
Paperback book



## BODY CARE PRODUCTS

**THEN:**  
Vials of perfume



**NOW:** Sweet-smelling lotion



## COMMUNICATION

**THEN:**  
Typewriter



**NOW:**  
Computer





## STEP

# 4 Learn how to decide what to buy

Even when you're buying something you need, you'll find you might have certain wants. For example, you may need a computer for school—but you want the top-of-the-line model with a super-fast processor. You may need new running shoes—but you want a famous brand. Practice making these decisions on a pretend shopping trip (you don't need to actually buy anything).

### CHOICES – DO ONE:

**Visit the mall.** Start by picking an item that comes with different options at different prices, such as a computer or a personal music player. Compare two or three versions to find out what makes them different and how that affects the price. Talk to your friends and family about whether you think extra options are worth the money or whether you would give them up for a lower price.

**OR**

**Shop for groceries.** The next time your family goes grocery shopping, ask to tag along. Pick at least 10 items that your family usually buys, and compare them to other options. Discuss with your family whether it's worth exchanging any of the items for a lower-priced version? Why or why not?

**OR**

**Go on a comparison scavenger hunt.** Team up with some Girl Scout friends to turn your shopping experiment into a scavenger hunt at your local mall. Pick an item like a computer or a TV that comes with a wide range of features and price options. Give everyone 30 minutes to find inexpensive, average, and expensive price options. For each option, write down what features are included—for example, the most expensive TV might offer 3-D technology. Then regroup and share what you've learned.

## Dollar Dilemmas

- Would you be willing to spend all your savings to buy a new bike—even if that meant you couldn't go to movies with your friends for a year?
- Would you give up buying snacks for three months in order to buy a new swimsuit?
- Would you give up buying a cool new pair of shoes in order to buy 25 tunes for your music player?

STEP



# Make a plan to buy something you need or want

Now you're ready to put what you've learned about wants and needs into action! Once you've set your goal, create a budget and a plan.

## CHOICES - DO ONE:

**Help with a family purchase.** Come up with at least one item that you need and one item that you want. Discuss your choices with your family, and agree on what you will buy. Then work together to come up with a budget that will let you get what you need, as well as a plan to save for what you want.

**OR** 

**Make a plan for your cookie money.** Make a group decision about how to use the money your Girl Scout friends earned selling cookies. Start by brainstorming your needs and your wants—and let everyone know that there are no bad suggestions! Write your list on a board and divide into teams. Have each team pick their top three items, then present their choices to the entire group. Once all the teams have presented their ideas, have a group vote to decide how to use your money.

**OR** 

**Look into your future!** Imagine yourself 10 years in the future. What are 10 items that you think you'll need on a day-to-day basis? And what are 10 items you think you'll want to have? Create a time capsule that includes both lists, and seal it with a promise not to open it for 10 years.



## Cookie Money Plans

- You might want to buy snacks for your meetings or supplies for your next campout.
- You might want to use the money for field trips or Journey celebrations.
- You might want to buy things you need for your Take Action project or your Bronze Award project.



### *Add the Badge to Your Journeys*

When you're brainstorming Take Action ideas, think about community needs and wants. Which project ideas will help with needs? Are some ideas more focused on wants?

#### **Now that I've earned this badge, I can give service by:**

- Sharing tips with my friends when they want to make a big purchase
- Helping younger Girl Scouts make plans for using the money from their cookie sale
- Teaming up with my family to come up with grocery shopping guidelines, such as how many "wants" we can have on each trip to the store



*I'm inspired to:*