









# Earn Badges By Participating in the Girl Scout Cookie Program!

## for Daisies, Brownies, & Juniors

### Cookie Business

Badge	What Girls Learn	What It Means
<b>DAISY</b> (Grades K-1) <b>Count It Up</b> 	How to set sales goals by learning about the different kinds of cookies and what they cost.	When girls walk into a grocery store, they will know that foods cost money and have value. Family discussions about shopping bills and “saving for a rainy day” will become more meaningful.
<b>DAISY</b> (Grades K-1) <b>Talk It Up</b> 	How to agree on what to do with their cookie money, and let their customers know their goals.	Young girls are beginning to learn how to make important decisions together. Team-work helps girls communicate their ideas, listen, compromise, and not get their feelings hurt in the process.
<b>BROWNIE</b> (Grades 2-3) <b>Meet My Customers</b> 	How to talk to customers, count change, and role-play for better customer relations.	Developing a sales pitch and being able to deliver it confidently empowers young girls, and gives them tools to benefit in other areas of their life—from running for student council to convincing their soccer team to practice more.
<b>BROWNIE</b> (Grades 2-3) <b>Give Back</b> 	Ways to set a giving goal to help others through their cookie sales, and how to communicate this to their customers.	Girls develop the positive habit of giving, and begin thinking about how to build philanthropy into their own saving and spending plans.
<b>JUNIOR</b> (Grades 4-5) <b>Cookie CEO</b> 	How to set up a group goal, explore how a small business works, create a cookie sales job list, and track sales.	Women are becoming a dominant force in business—two out of five privately held firms are female-owned. By finding out what it takes to run a business, Girl Scout Juniors can use these same skills in any profession they choose.
<b>JUNIOR</b> (Grades 4-5) <b>Customer Insights</b> 	Who buys cookies and why. By doing the research, listening for clues, and asking great questions, girls find out what customers want and need.	Girls become savvy sellers and shoppers by exploring their own purchasing power and being aware of what attracts them to a product and compels them to buy (or not!).

### Financial Literacy

Badge	What Girls Learn	What It Means
<b>DAISY</b> (Grades K-1) <b>Money Counts</b> 	Money basics—recognizing different coins and bills and knowing what they're worth.	When girls begin to recognize coins and bills for their value, they are doing more than collecting with their piggy banks; they are saving. Family discussions of what is affordable become all the more meaningful when girls have a sense of what money is—not just that something is “too expensive.”
<b>DAISY</b> (Grades K-1) <b>Making Choices</b> 	The difference between needs and wants, how to save for something they want, and how to help others with what they need.	Learning the difference between needs and wants at an early age gives girls a head start on managing money responsibly.
<b>BROWNIE</b> (Grades 2-3) <b>Money Manager</b> 	How much common items cost and how to make change.	Young girls have few occasions to really see what money does and how it's used. More often than not, parents pay by credit card or even online. Girls gain an understanding of how they and their families use money day to day.
<b>BROWNIE</b> (Grades 2-3) <b>Philanthropist</b> 	Philanthropy basics, including how to help others by giving money, items, or time.	Girls develop a great sense of empowerment when they learn that one way they can make a difference in the world is through giving at any level.
<b>JUNIOR</b> (Grades 4-5) <b>Business Owner</b> 	The basics of running a business—coming up with a business idea, offering great customer service, and doing consumer research.	A Junior Achievement poll showed that 68.6 percent of teens want to be entrepreneurs. Girl Scout Juniors can get a jump by learning what's involved in running a business.
<b>JUNIOR</b> (Grades 4-5) <b>Savvy Shopper</b> 	An advanced look at “needs vs. wants” that includes figuring out what triggers their “wants” and making a savings plan.	Girls will know how to resist the lure of fancy packaging, sophisticated ads, or wanting to wear the latest trend, to save their hard-earned allowance for something they really need and want.

# Earn Badges By Participating in the Girl Scout Cookie Program!

## for Cadettes, Seniors, & Ambassadors

### Cookie Business

Badge	What Girls Learn	What It Means
<b>CADETTE</b> (Grades 6–8) <b>Business Plan</b> 	How to write a mission statement and set business goals.	When girls put their purpose on paper, they get a clearer sense of what is important to them and how to make these values a reality through thoughtful planning.
<b>CADETTE</b> (Grades 6–8) <b>Marketing</b> 	How to create brand identity, measure the competition, and develop a marketing message.	By understanding that brands have an identity and that they do too, girls can distinguish between buying something they want or need from a company they believe in versus a company they don't.
<b>CADETTE</b> (Grades 6–8) <b>Think Big</b> 	How to apply their financial literacy skills to their cookie businesses and take their plans to a whole new level.	Learning by doing is the most effective way for girls to use their financial literacy skills in all areas of their lives, from collecting coupons to save on the family groceries to depositing their allowances into interest-bearing savings accounts.
<b>SENIOR</b> (Grades 9–10) <b>My Portfolio</b> 	How to create a cookie résumé and to communicate what they learned from their cookie sales experience.	As high school girls prepare for college and future employment, they learn how to package themselves effectively by gathering their experiences and skills to create compelling résumés and portfolios.
<b>SENIOR</b> (Grades 9–10) <b>Customer Loyalty</b> 	How to build a customer list and inspire customer loyalty.	Girls know that building strong relationships is important in business and pleasure, and that a little appreciation goes a long way in friendship and in keeping customers coming back for more.
<b>AMBASSADOR</b> (Grades 11–12) <b>Research &amp; Development</b> 	How to budget for research development, and develop new ideas to bring to the marketplace.	Understanding what it takes to turn a good idea into a business inspires confidence in girls to see a world full of exciting opportunities and have the skills to act on them.
<b>AMBASSADOR</b> (Grades 11–12) <b>P &amp; L</b> 	Two approaches to their cookie business P & L: through understanding the business finances (Profit & Loss) and applying the Girl Scouts ethics (Promise & Law).	The Girl Scout Promise and Law helps Ambassadors value honesty, integrity, and a sense of corporate responsibility. Girls gain the skills to put these values into action by creating better businesses for our future.

### Financial Literacy

Badge	What Girls Learn	What It Means
<b>CADETTE</b> (Grades 6–8) <b>Budgeting</b> 	How to create a budget that reflects their values.	Middle school girls learn that how they use their money—from their spending habits to their savings goals to their support for causes they are passionate about—reflects their values.
<b>CADETTE</b> (Grades 6–8) <b>Comparison Shopping</b> 	How to be a safe and savvy online shopper.	Girls are digital natives and spend loads of time online, chatting, surfing, and shopping. That's why it's more important than ever for them to be able to navigate sites in safe, secure, and financially savvy ways.
<b>CADETTE</b> (Grades 6–8) <b>Financing My Dreams</b> 	How to finance their big dreams for the future.	Girls have big dreams about everything from the career they want, to fabulous world travel, to the home they'd love to live in someday. Girls get a reality check when they realize how much their dreams cost and what they have to do to achieve them.
<b>SENIOR</b> (Grades 9–10) <b>Financing My Future</b> 	How to plan for their educational future, which includes researching ways to pay for it.	In tough economic times, just the thought of the cost of a college education can be scary to girls and their families. But knowledge is power when girls learn how to get the education they want without going into years of debt.
<b>SENIOR</b> (Grades 9–10) <b>Buying Power</b> 	How to make a big purchase that requires an ongoing financial commitment (i.e., car payments, monthly cell phone charges, etc.).	Instead of asking their parents to foot their monthly bills, high school freshmen and sophomores set goals, develop budgets, and make informed decisions and extended financial plans for that first phone or even first car.
<b>AMBASSADOR</b> (Grades 11–12) <b>On My Own</b> 	How to create a "future budget" to determine the costs of living on their own.	High school juniors and seniors will be better able to handle life after high school after taking a realistic look at what it will cost.
<b>AMBASSADOR</b> (Grades 11–12) <b>Good Credit</b> 	How to establish good credit and compare different ways to borrow money.	If girls know now how important good credit is, they'll be able to resist the lure of "too good to be true" credit card or loan offers, and set a strong financial foundation for their future.