



Ambassador On My Own

Pillar: Entrepreneurship/Financial Literacy

When you've earned this badge, you'll know how to create and stick to a budget so you can avoid financial pitfalls and be independent.



Ambassadors will follow these steps to earn their badge:

1. Plan for where you will live. (Discover, Connect, Take Action)
 - a. Interview a homeowner, an apartment renter, and a dorm resident. Find out how much it costs per month for each option. Find out the pros and cons for each option, what additional costs each incurs within each option and what amenities are included and what responsibilities each has in upkeep.
 - b. Look in your area and find out what different apartment complexes cost and what is the rate for renting a house. Figure out what you could save if you decided to rent alone or with a roommate. Find out what you will need for transportation to and from work/school and figure that into your expenses.
2. Plan for your daily needs. (Discover, Connect, Take Action)
 - a. Go to a store(s) where you get your groceries and toiletries. Make a list of what you need for everyday use. Include things like toilet paper, soap, shampoo, feminine hygiene products, hair styling products, cleaning products, first aid/medications and other necessities. Go to the store and do some "shopping". Record the cost of each item on your list and add on the sales tax for your area. This is what your weekly grocery bill might be. Multiply that by 4 or 5 for an estimate of what would be a monthly bill.
 - b. Do a week's worth of meal planning and include snacks! Go to the grocery store and do some "shopping". Record the cost of each item on your list and add on the sales tax for your area. This is what your weekly grocery bill might be. Multiply that by 4 or 5 for an estimate of what would be a monthly bill.
3. Plan for having fun. (Discover, Connect, Take Action)
 - a. Investigate the cost of a fun night out!
 - b. Choose a restaurant, what you will eat and drink, how much it will cost including tip. Research why tipping is so important and how much of a tip is appropriate.
 - c. Choose an activity and find out how much that will cost.
 - d. Can you find a bargain? What are options for cutting costs? Can you find activities where you can find discounts or coupons? What are fun activities that are free and offered nearby?
4. Plan for the unexpected. (Discover, Take Action)
 - a. Accidents happen and we must be prepared. Learn about insurance. Learn what insurance you need on your automobile if you plan to own one. Find out how much it costs and when it is paid. Then find out about a deductible, and what insurance covers and what it does not. Discover what happens if you are in an automobile accident and you do not have insurance.



- b. Do the same for health insurance. If you work and your employer does not offer insurance, find out what you would need to do on your own. Then find out what happens if you do not have any insurance and you end up in an accident or get very sick.
 - c. Get in the habit of saving! When you get money from a job, as a birthday or graduation gift, take part of the money and put it in a savings account. In an emergency, a savings account could be a life saver!
5. Plan for sharing with others. (Take Action)
- a. How can you give back? Look for ways to give your time! Many places need help. Is there a food kitchen in your area? Does a place of worship need help with a ministry you are interested in? Where can you offer support that does not include a financial contribution, but you feel good giving of your time to make a difference?
 - b. As you get older and settled into your adult life, you may find yourself in a place where you could help monetarily. Where would you like to give and why? What do they do that you can feel good about supporting with your dollars?
 - c. Girl Scouts is a non-profit organization. To give girls like you the experiences and leadership skills you enjoy, we depend on others who give of their time and their dollars. We have many volunteers that help us run events, help us clean up our camps and lead troops! We also have giving opportunities like Daisy's Circle. Explore the six different tabs on the left side of the screen and learn about the different ways we fund raise here: <https://www.gsksmo.org/en/donate/invest.html>

When you're finished: Congratulations, you have earned your badge! You can purchase online at <https://www.girlscoutshop.com/AMBASSADOR-ON-MY-OWN-BADGE>

You can purchase your Girl Scout Virtual main patch and bars at [gsksmo.org/orderpatches](https://www.gsksmo.org/orderpatches).

