

Invest, Invest, Invest

Council Patch Program



There are so many different ways to invest and save money, which will you use? From playing the stock market to collecting valuables, learn how to save! You are never too young to save for your goals!

**If the requirement is starred (*) then it is a mandatory activity for all age levels.*

Discover:

Daisies complete 2; Brownies complete 3; Juniors complete 4; Cadettes, Seniors and Ambassadors complete 5

- A. What are stocks? Why do people play the stock market? Research what stocks are and why companies sell them. How do people purchase “shares”?
- B. When looking at the stock market, what is an index? Look at the Nasdaq, SNP 500, and the Dow Jones Stock Market. What is the difference between these?
- C. There are many ways to invest in the Stock Market. Find out about safe investments, the “liquidity” of stocks, and return on investment.
- D. The FDIC insures bank money market accounts, so if you have less than \$100,000 in your account, your money is safe. What is the FDIC? What is a money market account?
- E. When you buy U.S. bonds, you're lending money to the federal government. Research the two different kinds of bonds: EE Bonds and I Bonds.
- F. Mutual funds combine the money of many investors to buy many kinds of investments, like stocks, bonds, real estate, etc. How safe is investment in a Mutual Fund?
- G. Collectibles are items you buy, hold onto, and hope they'll be worth more someday because they're rare. Talk with people in your life and learn about what they collect.

Connect:

Daisies complete 1; Brownies complete 2; Juniors complete 3; Cadettes, Seniors and Ambassadors complete 4

- A. It is your time to become a shareholder! Imagine that you have \$100 to spend on stock and calculate how many shares of stock you can buy.
- B. Choose a company to watch their stocks. When do they rise? When do they fall? Track their stocks once a day for at least two weeks.
- C. Certificates of Deposit (CD) are another way to invest. Go to a local bank or to an online and learn about CD's.
- D. Meet with a Stockbroker or Financial Manager and learn about their job and how they help people to invest their money.
- E. What happened in 1929 with the Stock Market? Dig into history and learn about the Stock Market Crash.
- F. Girl Scouts doesn't have stocks. Investigate why Girl Scouts isn't on the stock market.

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Take Action:

Daisies complete 1; Brownies complete 1; Juniors complete 2; Cadettes, Seniors and Ambassadors complete 2

- A. What local companies are on the Stock Market? Track a local business on the stock market to learn about where their money is at.
- B. Take your knowledge to others about investments. Teach friends, family, or other Girl Scouts about what you have learned.
- C. Build your own investment plan. Will you focus on Mutual Funds, Money Market Accounts, Bonds, or others? Plan for your future, build a savings plan, and set a strategy.
- D. If you earn money from chores, a job, or gifts, consider opening a savings account with your caregiver's permission and help.
- E. Now that you have learned many different ways to invest and save for the future, how can you help others understand what you have learned? Look into other organizations that have kids and work with them to teach kids in their programs what you have learned. How can you get kids to learn this information every year?

