

Making Choices

There are things we need, and there are things we want. Both cost money! Let's find out the difference.

Materials:

- Internet
- 'What People Need' sheet
- 'Setting Goals Chart' sheet
- 'Our Daisy Plan to Help Others' sheet

Steps:

1. Find out the difference between needs and wants.
2. Set a goal to save for what you want.
3. Help others with what they need and want.

Purpose:

When I've earned this badge, I'll know more about how to make choices about using money.

Step 1: Find out the difference between wants and needs.

Adults work and earn money. Families use that money to buy the things they need. All people need certain things, like food, clothes, and a place to live. Can you think of other things that people need?

After you have everything you need, you can think about things you don't need, but still want! You can make a plan to save for these things, too. For example, you may want a new bicycle, a pet, or a toy. Can you think of other things people may want, but not need?

Watch this [video](#) to understand the difference between the two. Afterward, fill out this chart with ideas on things people may need and things that people may want.

Needs	Wants
food	bike
clothes	pet
place to live	toys

Play the **What People Need** game by circling the objects that people would generally need.

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Extra fun:

Set up a pretend supermarket by cutting out pictures from newspaper ads or a supermarket flyer. Give them prices (have your parents help) and post them around the room. Give yourself a set amount of money and begin shopping. Use a bucket or plastic bowl as your “shopping cart,” and pretend you’re shopping with your family. Fill your cart with your needs first. Then add one or two wants. Did you have enough money to buy what you needed? What you wanted?

Step 2: Try setting a goal to save for what you want

What do you do if you want to buy something, but you don’t have enough money? You figure out how much the item costs and how long it will take to save the money - that’s called setting a goal. Try it out!

Make a list of a few things you want, such as toys, art supplies, or a field trip. Ask an adult to help you find out how much each item costs. Then make believe that you can save five dollars a week toward your goal. Fill in the **Setting Goals Chart** to find out how long it would take to save the money you need.

Some money games you can play include [Hit the Road](#), [Peter Pig’s Money Counter](#), and [Money Metropolis!](#)

Step 3: Help others with what they need and want

Sometimes people don’t have the basic things they need, like food and clothes. Some people have more money than they need. There are many ways to help other people. One way is to give money to charities that help others. Another way is to give away things you no longer use or offer to give time to help others.

A charity is a group that helps people in need. Look up [charities](#) that help with something you’re interested in. What could you do to help them?

Use the **Our Daisy Plan to Help Others** worksheet to plan out what you could do to help. One idea is to organize a “Families Helping Families Day” and collect things you have too much of, such as clothes, dishes, or other household items, and donate them to a local charity. After you’ve collected things people need, think about what they want too. If someone is sad or sick or lonely, maybe they’d like a toy or a book.

Now that I’ve earned this badge, I can give service by:

- Teaming up with my family to donate clothes or toys several times a year
- Telling my class what I’ve learned about saving money
- Making a plan with my Daisy friends to set a savings goal and donate some of the money to help others