

# ON MY OWN AMBASSADOR BADGE



## MATERIALS

---

Computer  
Paper and Pencil

## DISCLAIMER

---

High School Girl Scout Resources is a personal project and is not directly affiliated with any official Girl Scouts organization.

## BADGE GOAL

When working on your Ambassador On My Own badge, you will learn about budgeting and how to manage your money. Budgeting is a crucial skill that everyone needs to know. This badge will help you prepare for necessities, emergencies, and fun.

At the end of this Badge Guide, there are templates for all of the activities you will need to complete to earn your Own My Own badge.

# ON MY OWN AMBASSADOR BADGE

## Step 1: Plan for where you'll live

Deciding where you live is something that will affect many aspects of your life, one being your financial status. Decide which state you would like to live in, and then reference the sheet on page 3 to look at the average cost of a house in that state. Feel free to do even more research into the price of homes in specific towns or cities within that state. Add that number to the sheet on page 3.

## Step 2: Plan for your daily needs

Having a budget for your daily needs is very important. You want to make sure you have enough money for things like food and toiletries. For this step, make a typical grocery list. Then either go to the grocery store or fill a cart online to see how much you would spend on that grocery trip. On page 4, you'll find more grocery shopping tips.

## Step 3: Plan for having fun

It is important to factor in having fun to your budget. Use the sheet on page 5 to plan the expenses for a trip you want to take. This step requires lots of research, but the template can help keep everything organized.

## Step 4: Plan for the unexpected

Generate a list of potential emergencies or unexpected situations where you might have to spend money. Try and make this list specific for your life: Does the area you live in tend to have natural disasters? Do you plan on having a pet or children that could get sick?

## Step 5: Plan for sharing with others

If you have room in your budget, donating to charity is a great way to share your money with others in need. Find a charity whose mission you believe in and make a plan to set aside a certain amount of your allowance or income to donate to them per year.

## OTHER RESOURCES

Budgeting is a big topic and goes far beyond this badge. See if you can set up an interview with a financial advisor to get tips on budgeting as a teen or young adult. There is also lots of information available online for free.

## MORE BADGE RESOURCES

To learn more about High School Girl Scout Resources, visit:  
<http://bit.ly/hsgsresources>

# ON MY OWN AMBASSADOR BADGE AVERAGE PRICE OF HOUSE BY STATE

Alabama	\$142,700
Alaska	\$270,400
Arizona	\$225,500
Arkansas	\$127,800
California	\$505,000
Colorado	\$343,300
Connecticut	\$275,400
Delaware	\$251,100
Florida	\$215,300
Georgia	\$176,000
Hawaii	\$615,300
Idaho	\$212,300
Illinois	\$194,500
Indiana	\$141,700
Iowa	\$157,800
Kansas	\$151,900
Kentucky	\$141,000
Louisiana	\$163,100
Maine	\$190,400
Maryland	\$314,800
Massachusetts	\$381,600
Michigan	\$154,900
Minnesota	\$223,900
Mississippi	\$119,000
Missouri	\$157,200
Montana	\$230,600


Nebraska	\$155,800
Nevada	\$267,900
New Hampshire	\$261,700
New Jersey	\$335,600
New Mexico	\$171,400
New York	\$313,700
North Carolina	\$172,500
North Dakota	\$193,900
Ohio	\$145,700
Oklahoma	\$136,800
Oregon	\$312,200
Pennsylvania	\$180,200
Rhode Island	\$261,900
South Carolina	\$162,300
South Dakota	\$167,100
Tennessee	\$167,200
Texas	\$172,500
Utah	\$279,100
Vermont	\$227,700
Virginia	\$273,100
Washington	\$339,000
West Virginia	\$119,600
Wisconsin	\$180,600
Wyoming	\$220,500

Data from [worldpopulationreview.com](http://worldpopulationreview.com)

## RENT VS. BUY

Most people do not start by buying a house, but rather they rent. When you rent, someone else owns the building you live in, and you pay them a certain amount of money per month to live in the building.

# ON MY OWN AMBASSADOR BADGE GROCERY LIST



## GROCERY SHOPPING TIPS

Here are some quick and easy tips that can save you lots of money while grocery shopping:

- Compare name brand and store brand products. Name brand are often much more expensive, and the store brand is practically the same thing.
- Coupons and sales are your friends! See if your grocery store has a rewards program. When you shop, you can earn discounts on various products.

## ONLINE GROCERY SHOPPING

Online grocery shopping can be an extremely convenient way to shop. There tends to be a wider selection, you can spend less time shopping, and you can buy more in bulk. It can also save you costs on traveling if, for example, you have to take the bus to the store. You can do it from the comfort of your own home. However, many people still prefer in-store shopping for various reasons. You can do more research and find which method you prefer.

# ON MY OWN AMBASSADOR BADGE TRAVEL BUDGET GUIDE

Where do you want to travel to?

How will you get there? How much will that cost?

Where will you stay once you are there? How much will it cost?

What do you want to do when you get there? How much will those things cost?

How much spending money will you set aside for meals, gift shops, etc.?

The cost of a trip adds up quickly. See if you can find cheaper alternatives to some of the costs. A plane might be the fastest way to get there, but would it be cheaper to drive? Are there more free things you can do once you get there, like visiting gardens and parks? Can you stay with a friend, or does your hotel provide meals?