



Money Masters

for Girl Scout Daisies, Brownies, and Juniors

A Girl Scouts Western Pennsylvania Patch Program

In this patch program, Girl Scout Daisy, Brownie, and Juniors will learn how coin and paper money is produced, create their very own design for Girl Scout Money, determine their needs and their wants, and create their own coin purse. This patch program is funded by PNC Charitable Trusts.

To earn the Money Masters patch, you must complete one of the two activities for each section (The DIY Coin Purse has only one activity option).

Pair the activities in the Money Masters Patch Program with the Girl Scout Financial Literacy badges:

Girl Scout Daisy:
Money Explorer
My Money Choices

Girl Scout Brownie:
Budget Builder
My Own Budget

Girl Scout Junior:
Budget Maker
My Money Plan

Meet the Coins

Every country in the world has its own set of coins and paper currency. In the United States, for example, pennies, nickels, dimes, and quarters are something we use a lot. In 1792, the United States started circulating coins with the establishment of the U.S. Mint, the government agency that makes coins!

Before 1792, in Colonial America, people used coins from around the world, livestock, or crops to pay for goods and services. Using livestock and crops was known as bartering and is still how people pay for goods and services in some countries today.

Activity #1: Coin Rubs

To learn more about the coins used today, make a rubbing of each United States Coin.

One at a time, please each coin under the paper. Using a pencil or crayon rub the front and back of each coin where they belong in the chart below:

	FRONT	BACK
Penny \$.01 = 1 cent		
Nickel \$.05 = 5 cents		
Dime \$.10 = 10 cents		
Quarter \$.25 = 25 cents		

Activity #2: Coin Facts

With the help of your adult, visit [usmint.gov/learn/kids](https://www.usmint.gov/learn/kids) to complete this activity. Research the answers to the following questions:

- What coins does the U.S. Mint make?
- What does the national motto “E Pluribus Unum” mean?
- The U.S. Mint has six locations. Which location is closest to you?
- How many designs has the penny had?
- Who is the president on the nickel?
- What woman was first used on which coin?
- Why does the dime have reeded edges?
- What year did the U.S. Mint stop making quarters with silver?



Fun Facts: Women and the U.S. Mint

The United States Mint is the nation's sole manufacturer of legal tender coinage and is responsible for producing circulating coins for the nation to conduct its trade and commerce, as well as other special awards and collectible coins.

But did you know that the U.S. Mint is more than just the government agency that produces the coins jingling around in your pocket? The U.S. Mint was one of the first federal agencies to hire women more than 200 years ago!

- Sarah Waldrake and Rachael Summers were hired in 1795 as adjusters. Adjusters weighed blank coins and “adjusted” those weighing too much by filing them down.
- In 1877, Elvira Cowan became the first woman to manage the adjusters at the Carson City Mint.
- In 1911, Margaret Kelly held the title of examiner, the second highest position at the Mint.
- In 1933, Franklin D. Roosevelt appointed Nellie Tayloe Ross as the first female director of the Mint. Since Nellie Tayloe Ross, there have been five female directors.
 - Nellie Tayloe Ross (1933-1953)
 - Eva Adams (1961-1969)
 - Mary Brooks (1969-1977)
 - Stella Hackel Sims (1977-1981)
 - Donna Pope (1981-1991)
 - Henrietta Holsman Fore (2001-2005)

Source: [usmint.gov](https://www.usmint.gov)

Designs of Past, Present, and Future



A coin has a long life before you can spend it. Congress must pass a law telling the U.S. Mint to create a new coin or design. Once the law is passed, the design process starts.

An artist from the Mint will first make a sketch of what they want the next coin to look like. They then create a 3-D model of the design to create the metal stamp plate used to stamp the design on the coin.

In this activity, you will learn about past and present coin designs before creating your very own future Girl Scout coin. In the next activity, we will learn more about how the bills in your wallet are produced.

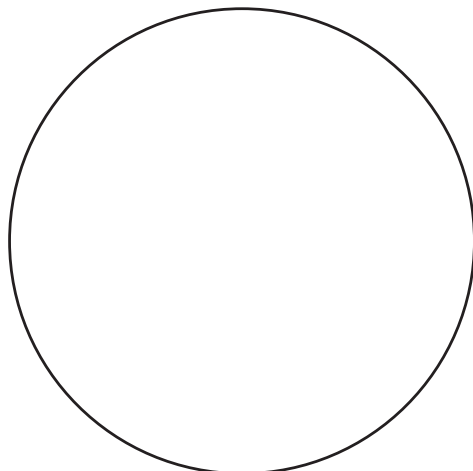
Activity #1: Create your own coin.

Learn about the parts of a coin at [usmint.gov/learn/kids/coins-life/parts-of-a-coin](https://www.usmint.gov/learn/kids/coins-life/parts-of-a-coin).

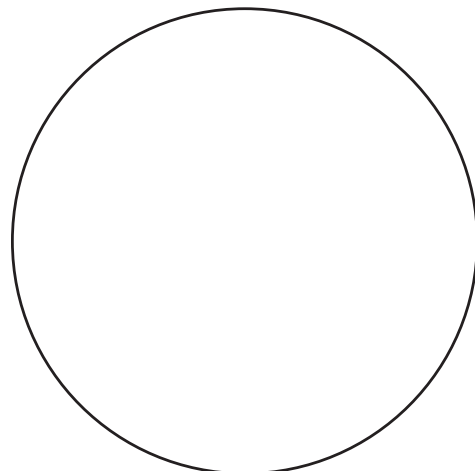
Learn about the symbols on coins at [usmint.gov/learn/kids/coins-life/designing-coins](https://www.usmint.gov/learn/kids/coins-life/designing-coins).

Draw your design for a Girl Scout coin! What parts of a coin did you include in your design?

Obverse side (heads)



Reverse side (tails)



Activity #2: Create your own bill.

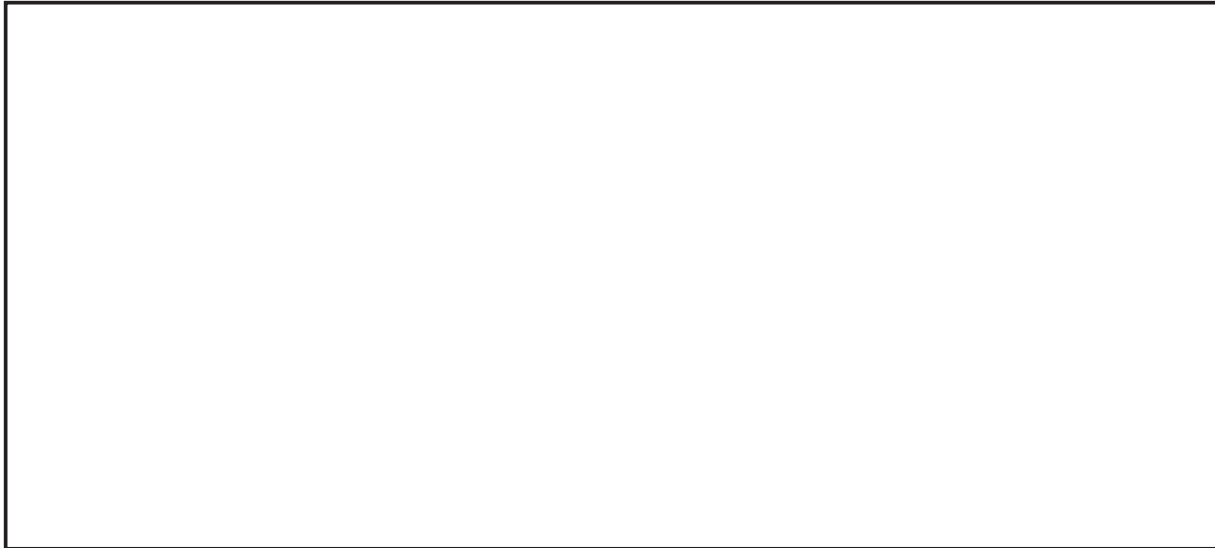
Paper currency, like \$1 or \$5 bills, is designed almost the same way the Mint designs coins. But bills are designed and produced by a different federal agency than coins.

The Bureau of Engraving and Printing, which is part of the United States Treasury, designs and prints the bills we use in our everyday lives. Artists first draw what they want the bill to look like, then they begin engraving the design onto a metal plate.

Learn about the design and safety standards on paper bills: uscurrency.gov/sites/default/files/downloadable-materials/files/en/know-your-money-en.pdf

Draw your design for a Girl Scout bill!

FRONT



BACK



DIY Coin Purse

Quarters, dimes, nickels, and pennies all need a place to stay!

In this activity, you'll design your very own coin purse.

Materials needed:

- scissors
- keyring
- duct tape
- plastic baggie with a zip lock—sandwich or snack size would work best
- hole punch
- decorations (stickers, gems, etc.) *optional*



Step 1:

Wrap the baggie in duct tape starting just below the zip lock part of the bag. (**Helpful hint:** layout your duct tape design face down on a flat surface with the sticky part of the tape facing up and carefully lay the plastic bag on the duct tape and smooth it out.)



Step 2:

Cut a strip of tape the width of your baggie. Open the baggie and fold the tape over one side of the top of the baggie above the zip lock portion. Repeat on the other side of the opening.



Step 3:

Cut a strip of tape about six inches in length for the handle. Fold the handle in thirds lengthwise to create a long skinny strip of duct tape. Fold the handle in half and add a small piece of tape to hold the ends together.



Step 4:

Using a hole punch, create a hole in the bottom of the handle and the top of the bag. Use a key ring and attach the handle to the bag.



Step 5:

Decorate the bag! Use stickers and gems to create a design on the bag.

Needs vs. Wants



want [wǎnt, wŏnt]
noun: a desire for something

need [nēd]
noun: a thing that is wanted or required because it is essential or very important

Sometimes a want and a need can seem very similar. But what's the difference?

A “need” is something that you absolutely must have to survive, like food, water, or shelter. A “want” is something that is nice to have, but you can live without it, like a television, a cell phone, or a candy bar.

Activity 1: Wants vs. Needs Flashcard Game

1. Get together with one or more people. This could be your family, troop, friends, etc. Gather some blank flash cards (or index cards/blank paper). On each card, have everyone draw one or more things that they “want” or one or more things that they “need.”
2. On the backside of each card, write WANT or NEED depending on what is on the other side.
3. Take turns showing the drawing side of your cards to others in the group or to a partner, and have others guess if it is a want or a need.

Activity 2: Wants vs. Needs List

This activity can be done on your own or with your troop.

Create two lists for your troop: a *Troop Wants List* and a *Troop Needs List*. You can make a collage with drawings or cutouts of items needed and items wanted. If you did this activity on your own, share your lists with your troop or troop leader at your next meeting.



After completing the requirements for this patch program, scan this QR code to order your patch (unless the patch program was part of an activity box that already included the patch). A patch may be worn on the back of a vest, sash, or tunic.