

CADETTE BADGES TO DO AT HOME



Financing My Dreams

When you daydream about your future, what kind of job do you think you might have? Do your daydreams include owning a home or traveling the world? Now's your chance to dream—and dream big! By earning this badge, you'll explore how your dream job and dream life really match up.

Steps

1. Explore dream jobs
2. Price out buying your dream home
3. Research dream vacations
4. Make a dream giving goal
5. Add up your dreams!

Purpose

When I've earned this badge, I'll know the realities of budgeting and how to practice financial habits that will help me in the future.

To earn this badge, please complete one option per step.

STEPS	BADGE REQUIREMENTS	OPTION 1	OPTION 2	OPTION 3
Step 1	Explore dream jobs	Track your dreams for a week. Go to job boards such as indeed.com or glassdoor.com and search for jobs that you might would like to explore	Check out reviews that people leave about their job or even a company they work for	As a troop, brainstorm through virtual channels to come up with all kinds of jobs whether it be fantasy or conventional careers Visit these websites: https://www.indeed.com/ https://www.glassdoor.com/index.htm
Step 2	Price out buying your dream home	Go househunting on line to find homes for sale in your area or any place you dream of living	Often times you can list on a real estate website what exactly you are looking for in a home, i.e. number of beds/bath; dream kitchen, etc. See what pops up and pick at least three!	Research what a mortgage is and the process you would go through to purchase your dream home Visit these websites: https://www.realtor.com/ https://www.zillow.com/

Step 3	Research dream vacations	Now that you have that dream job and dream house, now it's vacation time! With an adult in the house, go online to price out trips using travel sites	Contact a local travel agency by phone and ask for help to price out your dream vacation. What's the difference in cost to fly first class vs. coach? This is important information when you're making plans	Brainstorm with your troop members through virtual channels and come up with a list of dream destinations. Each of you pick from the list a trip and research more indepth the financial details. Visit these websites: https://www.dreamvacations.com/
Step 4	Make a dream giving goal	Do you know a philanthropist in your area? Reach out via phone or email, with an adult's help, to find out how they give back to the community. Let them know what you're doing	Check out online magazines and websites that list the world's top philanthropists. With an adult in the home, have them help you pick out a favorite do-gooder for you to study.	What is your favorite charity? Research to find out how funds are used and how much money do they collect in a year. If you made a donation, what would you like to see your money used for? Visit this website: https://www.learningtogive.org/resources/community-philanthropy
Step 5	Add up your dreams!	Compare you budget virtually with your troop. Are there any trade-offs you need to make? What are you willing to give up?	Show your budget to your family and ask for tips about how to balance it	Plan over and over again! Choose a few dreams to take off your list for now