



Green ² Troops – Ambassador My Financial Planner Badge

Budgeting for a Better Future – Eco-Financial Leaders

Step 1: Plan Where You'll Live (with Sustainability in Mind)

Your housing affects your footprint and your finances.

Try one:

- Compare eco-friendly and conventional housing options (utilities, location, energy usage, cost).
- Use online tools to estimate the cost of living in 2–3 cities you might want to live in after high school or college.
- Create a mock plan for living with roommates and reducing shared costs like groceries, water, and electricity.

Eco angle: Can you walk, bike, or use public transit from where you live?

Step 2: Budget for Everyday Needs

Be resourceful. Be responsible. Be realistic.

Choose one:

- Build a sample monthly budget with income, rent, food, transportation, subscriptions, and savings.
- Track your own spending for a week or two and identify “wasteful” habits—financial or material.
- Compare brands or products to find more ethical, budget-friendly choices (like reusable and secondhand finds).

Pro tip: Think quality over quantity. Less is often more.

Step 3: Learn How to Build and Grow Green Wealth

Money is a tool—learn to use it with power and purpose.

Try one:

- Research how compound interest works, and make a mock savings or investment plan.
- Find out how careers in climate and sustainability can be both impactful and profitable.
- Interview someone who manages money sustainably (like a finance advisor, small business owner, or college student on a budget).

Look into: Green banks, low-carbon index funds, or community-supported agriculture.

Step 4: Understand Ethical Investing and Risk

What you fund matters. Learn how to protect your money *and* your values.

Pick one:

- Compare mutual funds or stocks based on their environmental, social, and governance (ESG) ratings.
- Investigate how scams, fraud, and unethical companies can harm both people and the planet.
- Create a risk vs. reward chart for a few investment scenarios (green business vs. fast fashion, for example).

Challenge: Research how to avoid greenwashing in investment choices.

Step 5: Plan How You'll Give Back Wisely

Money can help people *and* the planet—if you direct it well.

Choose one:

- Research and budget a donation plan for a nonprofit or cause you care about (climate, equity, education, etc.).
- Create a “giving strategy” using time, money, or skills—for example, volunteering, micro-loans, or mutual aid.
- Host a mini fundraiser or awareness campaign to support a local green or justice organization.

Reminder: Generosity doesn't require wealth—it starts with intention.