

SAINTS GLOBAL

ACTIVITY PLAN

ECONOMICS

INTELLECTUAL CORE

Version 2026.1



Companion to the BRC: a series of one-hour activity sessions for use on weekly activity night or at home. Each session declares which requirements it contributes to.

THE CULMINATING EVENT

The work-and-set-aside

Between Sessions 2 and 3 each saint does one stretch of legitimate paid work or service (an hour or two of labor — yard work, household repair, helping a neighbor) and sets aside a named portion of what he earns for saving or giving before any of it is spent. He brings the dollars (or the receipt for the transfer) back to Session 3. The work is where 3a and 3d stop being a sheet of paper and become real money he handled.

OFF-MEETING — THE SAINT'S OWN WEEK, WITH ONE NAMED ADULT WHO CONFIRMS THE WORK HAPPENED AND WHAT WAS EARNED

SESSION 1 · INTELLECTUAL CORE

⌚ 60 min target

Scarcity, stewardship, and the first trade

Name a real moment of scarcity and make a real trade in the room.

🎯 WALK AWAY WITH

- Can name a recent moment he could not have everything he wanted and say what the choice cost beyond the price
- Can explain accountability and stewardship from D&C 104:17–18 in his own words
- Has made one real voluntary trade with another saint and can say why both sides came out ahead
- Has Step 1 marked on the BRC and 3c partly underway

📦 BRING / SET UP

- Each saint brings one item he owns and would actually trade — a book, a pocket knife, a small tool, a card he holds, a snack he made
- Printed copy of D&C 104:17–18 (one per saint)
- A whiteboard or large pad for the scarcity examples
- Index cards and pens for the opportunity-cost noting
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — Something you wanted last week

⌚ 5 min

Ask the room: "Name one thing you wanted last week and did not buy. Why not?" Take four or five answers without commentary. The answers will land somewhere between "I didn't have the money," "my parents said no," and "I wanted the other thing more." Each of those is scarcity. Move on without naming the word yet — the work block does that.

BLOCK 2 · DISCUSSION Name the scarcity moment

⌚ 14 min

1. Each youth, one at a time, names a real moment from the last month when he could not have everything he wanted — two items, two activities, time vs. money. Keep it concrete: a specific item, a specific Saturday, a specific dollar number if he has one.
2. For each, ask the group: "What did the choice cost beyond the price tag?" Time, attention, the other thing he could have done. Write the cost on the board next to the choice.
3. Plain teaching point: scarcity is the gap between what you want and what you can have at the same time. Every person has it; every dollar, hour, and effort is scarce. Naming it is the first step in choosing well.
4. Each youth writes one sentence on an index card: "Last month I could not have ____ and ____ at the same time, so I chose ____." He keeps the card.
5. Leader confirms 1a on each saint's BRC once the example is real and personal — no textbook examples, no "in general."

REQ 1A

SESSION 1 · SCARCITY, STEWARDSHIP, AND THE FIRST TRADE (PAGE 2 OF 3)

THE HOUR — CONTINUED

BLOCK 3 · SCRIPTURE **Scripture connection — Stewardship and accountability**

⌚ 13 min

1. Read D&C 104:17–18 aloud once. Slow at the words "stewards" and "accountable."
2. Each youth says back, in his own words, what accountability and stewardship mean here. "Stewardship" lands when the youth says something like: "It is not actually mine. I am holding it and answering for what I do with it." If he stops at "it is mine to use," keep working until he names the answering-for part.
3. One short question: "How does knowing you are accountable change one buying decision you would make this month?" Take three or four answers. Keep them concrete — a real item, a real situation, not "I would be more careful."
4. Leader confirms 1b once the youth can explain D&C 104:17–18 and tie accountability to a real economic choice he might make. The doctrine work is done here in the named slot; do not bring it back as commentary in later blocks.

REQ 1B

BLOCK 4 · ROLEPLAY **The first trade**

⌚ 23 min

1. Each youth places the item he brought on the table in front of him. No money — only the items in the room are in play.
2. Walk the rule before opening: a trade only happens if both sides agree. Either saint can say no and the trade does not happen. No pressure tactics, no group-shaming a holdout, no swapping things you do not own to begin with. A trade that needs pressure is not a voluntary exchange.
3. Open the trading window for ten minutes. Saints walk the room, name items, and propose trades. Some end up trading; others do not. Both outcomes are fine. The leader stays out unless a rule is broken.
4. After the window: each saint who made a trade explains, in two sentences, why he made it — what he valued more about what he got than what he gave up — and asks his trading partner the same question. Both sides should land on "I came out ahead by my own measure," even though no money changed hands.
5. Plain teaching point: voluntary exchange creates value because each side ends up with what he values more. That is what happens at a store, at a job, and in this room — when no one is forced.
6. Leader confirms 3c for any saint who completed a real trade and can explain why both sides benefited. A saint who chose not to trade can still satisfy 3c later — through a sale or a service-for-service exchange he names by Session 3.

REQ 3C

SESSION 1 · SCARCITY, STEWARDSHIP, AND THE FIRST TRADE (PAGE 3 OF 3)

THE HOUR — CONTINUED

BLOCK 5 · REFLECTION **Close — Step 1 marked**

⌚ 5 min

1. Confirm on each saint's BRC: 1a and 1b are marked from this session. 3c is marked for saints who traded today.
2. Each youth says one line: "The thing I would not have traded today, even if someone offered ____, is ____." Keep the answers short.
3. Next week the group writes the personal economic goal and the plan to reach it. Bring back the index card from Block 2.

AT THE CLOSE · DEBRIEF

1. Which moment from last month did you name as scarcity — and what did the choice actually cost beyond the price?
2. In your own words, what changes about a purchase when you remember you are a steward, not an owner?
3. If you traded today, what did you value about what you got that you did not see in what you gave up?

☑ *Mark 1a and 1b after this session for every saint. Mark 3c for any saint who completed a real voluntary trade in Block 4 — others will earn 3c later through a sale or a service-for-service exchange before sign-off.*

SESSION 2 · INTELLECTUAL CORE

⌚ 60 min target

Pick the goal, write the plan

Pick one real goal and write the trade-off on paper before you leave.

🎯 WALK AWAY WITH

- Has one personal economic goal written down in a single sentence with the trade-off named
- Has a week-by-week allocation plan showing the money, time, or effort going to the goal and what is being given up to fund it
- Has committed to the work-and-set-aside between this session and Session 3, with a named adult and a target dollar amount
- Has Step 2 marked on the BRC

📦 BRING / SET UP

- Printed Personal Budget Worksheet (one per saint — the handout)
- Each saint's index card from Session 1
- Pens and a small calculator each (or a phone)
- A few example goals on the board — a fishing pole, a youth conference fee, helping fund a sibling's gift, paying tithe on a paycheck
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — Last week's scarcity card

⌚ 5 min

Each saint reads his index card from Session 1 aloud — one sentence. Do not discuss yet. The point is to put last week's scarcity moment back in the room before the group writes the goal that this session's planning is built around. The leader does not comment; the cards do the work.

BLOCK 2 · CREATIVE Write the goal and the trade-off

⌚ 16 min

1. Each youth picks one personal economic goal. Earn \$40 for a fishing pole. Save half of his next two paychecks for a youth conference. Pay tithing on a \$60 mowing job before he spends any of it. Buy a gift for his sister out of his own money.
2. Write the goal on the worksheet in one sentence: "I will ___ by ___." Specific item, specific dollar number, specific date.
3. Underneath, name the trade-off in one sentence: "To do this I will not ___ for ___ weeks." Most saints want to leave this blank — do not let them.
4. Each youth says his goal and his trade-off aloud to one partner. The partner asks one question: "Is the trade-off sustainable?" If a saint planned to give up everything fun for six weeks, he probably has not picked a sustainable trade-off — help him land on one he will actually keep.
5. Leader confirms 2a once the goal is real, personal, and dollar-or-hour specific, and the trade-off is named, not implied.

REQ 2A

SESSION 2 · PICK THE GOAL, WRITE THE PLAN (PAGE 2 OF 3)

THE HOUR — CONTINUED

BLOCK 3 · CREATIVE Lay out the allocation, week by week

⌚ 18 min

1. On the worksheet, each youth fills the allocation table: for each of the four weeks between now and sign-off, what dollars, hours, or effort go toward the goal, and what specifically is being given up. "Skip the \$4 vending soda after school, set aside the \$4." "Mow one extra lawn, set aside \$20." "Trade my Saturday morning game time for two hours of paid work."
2. Each week needs a real number — dollars in, hours in, or both. "Save more" is not an allocation; "\$8 per week into the goal jar" is.
3. Plan for the slip. Ask each youth: "If you miss a week — you forgot, you skipped the vending swap, you did not mow — what does the plan do?" The answer is not "give up." It is "the dollar amount carries to next week, or the goal date moves by one week." Write that down too.
4. On the worksheet's commitment box, each youth writes: target end amount, target end date, the named adult who will confirm the work happened, and the first action he will take this week (the first dollar moved, the first job arranged, the first text sent).
5. Each youth checks the box on the worksheet only after he has done the first action in front of the group — the first dollar moved into a jar or labeled envelope, or the first text sent to the adult who will pay him for the job. No box checked without the first action done.
6. Leader confirms 2b once the allocation is real numbers, the trade-off is on paper, and the first action is done in the room.

REQ 2B

SESSION 2 · PICK THE GOAL, WRITE THE PLAN (PAGE 3 OF 3)

THE HOUR — CONTINUED

BLOCK 4 · DISCUSSION **Commit the work-and-set-aside**

⌚ 16 min

1. Walk the off-meeting work plainly: between now and Session 3 (about two weeks), each saint does one stretch of legitimate paid work or service — an hour or two of labor, not a token chore his parents would have given him anyway — and sets aside a named portion of what he earns for saving or giving before he spends any of it.
2. Each youth names the work he will do, the adult who will pay him or confirm the service, and the day he will do it. Yard work for a neighbor. A repair job for his grandparent. Two hours helping with a household project that is genuinely beyond his usual chores. The leader pushes back on anything that is not real work.
3. Each youth names the portion he will set aside and where it goes. A tenth for tithing. A quarter into savings for the goal. Half for a sibling's birthday. He writes the dollar number on the worksheet and the place it goes (the envelope, the bank app, the ward clerk).
4. Each youth names how he will bring proof to Session 3 — the dollars themselves, a deposit receipt, a Venmo screenshot, the labeled envelope. No proof, no sign-off.
5. Plain reminder: saving and giving compete with present pleasure. That is what makes them count — the dollar that went to savings was a dollar that could have gone to soda.

REQ 3D

BLOCK 5 · REFLECTION **Close — First dollar moved**

⌚ 5 min

1. Confirm on each saint's BRC: 2a and 2b are marked from this session.
2. Each youth holds up the worksheet so the leader can see the goal, the trade-off, the commitment box filled, and the first-action checkbox checked.
3. Next session — bring the dollars or the proof from the work-and-set-aside, and the worksheet.

AT THE CLOSE · DEBRIEF

1. In one sentence: what is your goal, and what specifically are you giving up to fund it?
2. What is the first action you did in this room — the first dollar moved, the first text sent — and why did the leader make you do it before you left?
3. When the plan slips one week, what does your worksheet say happens?

☒ Mark 2a and 2b after this session for every saint. The work-and-set-aside commitment is set up here; 3a and 3d are confirmed at Session 3 when proof comes back.

SESSION 3 · INTELLECTUAL CORE

⌚ 60 min target

Market, decision, and a real news article

Practice the reasoning in the room before you spend a dollar of your own.

🎯 WALK AWAY WITH

- Has bought, sold, and reset prices in a market simulation and can explain why prices rose or fell
- Has made one real purchasing decision with \$5 he brought and can name the opportunity cost in concrete terms
- Has read one real news article about an economic policy and named who is helped, who pays, and what the incentive is
- Has brought proof of the work-and-set-aside and has 3a, 3b, and 3d marked

📦 BRING / SET UP

- A roll of play money or pre-printed tokens (about \$300 in mixed bills per saint) — enough to run two trading rounds
- A small set of "goods" for the market: index cards labeled with items and starting prices (snacks, small tools, gift cards, a notebook), or, if you can, the real items
- Each saint brings: \$5 of his own real money and the proof from the work-and-set-aside (cash, receipt, or screenshot)
- Printed Opportunity-Cost Decision Card (one per saint — the handout)
- One printed news article from this week or last about a real economic policy (a tax, a tariff, a price change, a labor law) — picked and read by the leader beforehand
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — Show the proof

⌚ 5 min

Round the room, under 30 seconds per saint: "What work did you do, what did you earn, what did you set aside, and where did it go?" The aim is to confirm that the work-and-set-aside actually happened before the group spends another hour together. Any saint without proof names what is missing and when he will close it — the leader marks 3a and 3d only once proof is in hand.

SESSION 3 · MARKET, DECISION, AND A REAL NEWS ARTICLE (PAGE 2 OF 4)

THE HOUR — CONTINUED

BLOCK 2 · ROLEPLAY **Run the market — two rounds**

⌚ 22 min

1. Hand each saint a stack of play money — about \$300 in mixed bills. Lay out the goods (index cards or real items) on the table with their starting prices clearly marked.
2. Round one — five minutes. Saints buy and sell among themselves at any prices both sides agree to. Some goods will be in demand; others will not move. The leader keeps a running tally on the board: which goods sold, at what price, and how that compares to the starting price.
3. Pause. Plain teaching point — name what just happened. The prices that rose are the goods more saints wanted than were available (scarcity meets demand). The prices that fell are the goods more saints had than wanted (supply outran demand). The pattern repeats at a real store, in a real job market, in a real housing market.
4. Round two — five minutes. Before opening, the leader changes one thing: doubles the supply of one good (gives every saint two of it), or announces a new use for one good (so demand for it goes up), or sets a price ceiling on one good (no one may charge above \$X for it). Saints trade again. Watch what happens.
5. After round two: each youth, in one sentence, names what changed about prices, and why. "The snacks doubled in supply and the price dropped to almost nothing." "The price ceiling on the gift card meant no one would sell it, even though saints still wanted it."
6. The market simulation does not satisfy a BRC requirement directly — it builds the reasoning the saint will use in the next block and for the rest of the badge. Do not write it on the BRC.

SESSION 3 · MARKET, DECISION, AND A REAL NEWS ARTICLE (PAGE 3 OF 4)

THE HOUR — CONTINUED

BLOCK 3 · SKILL PRACTICE **The \$5 decision and the opportunity cost**

🕒 14 min

1. Each saint takes out the \$5 of his own real money he brought. The leader confirms the bills are real — if a saint forgot, he sits out the decision step and the leader makes a plan with him to close it before Session 4.
2. On the Opportunity-Cost Decision Card, each youth lists three real things he could buy or save toward with \$5 today. A drink and a snack at the gas station (\$5). Half a Lego set he has been saving for (\$5 of \$10). Five dollars into the savings envelope from Session 2. Five dollars toward a sibling's birthday gift.
3. For each option, the youth names what the \$5 buys him in the next hour, and what it would have bought him in twelve weeks if it sat in savings earning nothing (still \$5 — savings is patient; the alternative is patient too).
4. Each youth picks one option and makes the decision in the room — spends, saves, or sets aside the \$5 (no decision-by-default; a saint who keeps the \$5 in his pocket is choosing "do not commit," which is a fine answer if he names it that way).
5. Each youth writes on the card: "I chose _____. The thing I gave up was _____. The reason I chose this was _____." That sentence is the opportunity cost — the next-best alternative he did not pick.
6. Leader confirms 3b once the decision is real (the money has moved, even if it moved into an envelope) and the opportunity cost is named in plain dollars or items, not "future financial security."

REQ 3B

SESSION 3 · MARKET, DECISION, AND A REAL NEWS ARTICLE (PAGE 4 OF 4)

THE HOUR — CONTINUED

BLOCK 4 · SKILL PRACTICE **Read the policy, name who pays**

⌚ 14 min

1. The leader hands out the news article picked beforehand — one real piece of economic policy from the last two weeks. A tariff on a kind of goods. A new minimum wage. A tax cut. A price control on rent or fuel. A change to how a benefit is paid out. Local works as well as national.
2. Read the article together — leader reads it aloud while saints follow along, pausing to define one or two terms (subsidy, tariff, marginal rate). Plain definitions, not lectures.
3. On the back of the Opportunity-Cost card, each youth writes three lines: who the policy is meant to help, who pays for it (in dollars, in jobs, in higher prices, in time), and what incentive the policy creates that the writer of the article maybe did not name.
4. Group discussion — three rounds the table, one minute each: each youth reads his three lines. The leader does not correct or score; he asks one follow-up if the "who pays" line is blank or vague. The skill being practiced is reading a real policy and reasoning about effort, incentive, and outcome — the same reasoning the market simulation just walked through.
5. The news-article work does not satisfy a single BRC requirement on its own; it reinforces the reasoning the badge is teaching. Saints who keep doing it (any article, any week) will pass 4a easily.

BLOCK 5 · REFLECTION **Close — Proof in, decision made**

⌚ 5 min

1. Confirm on each saint's BRC: 3a and 3d are marked for every saint who brought proof of the work-and-set-aside today. 3b is marked for every saint who made a real \$5 decision in Block 3.
2. Any saint missing a proof writes the date he will bring it (before Session 4) and the adult who will confirm it.
3. Next session is the review — bring the worksheet, the decision card, and one short answer to: "What is one decision you made this month that you would not have made before this badge?"

AT THE CLOSE · DEBRIEF

1. In round two of the market, what changed about prices, and why — name one good and the rule it followed?
2. What did you actually do with the \$5 today, and what was the next-best thing you gave up?
3. In the article, who pays for the policy — name a person, a job, or a dollar amount?

☑ *Mark 3a and 3d after the opener for every saint who brought proof. Mark 3b after the \$5 decision block. Any saint short on proof gets a dated deadline before Session 4 — no shortcuts; the dollars and the receipt are the requirement, not the saint's account of them.*

SESSION 4 · INTELLECTUAL CORE

⌚ 60 min target

Ledger review and BRC sign-off

Compare the plan against what actually happened and finish the badge.

🎯 WALK AWAY WITH

- Has presented the four-week ledger and named where the plan held and where it slipped
- Can say how trade-off and incentive thinking changed at least one real decision he made this month
- Can name one wise economic decision he saw a parent, sibling, or leader make and what it did for the family or the ward
- Has a signed BRC and one habit of careful thinking he plans to keep

📦 BRING / SET UP

- Every saint's budget worksheet, opportunity-cost card, and the dollars or receipts from the work-and-set-aside
- A photocopied ledger sheet for each saint to lay out the four weeks (or use the back of the budget worksheet)
- BRC printouts (final review) and pens
- Half-sheets for the Block 4 "one keep, one drop" reflection

📅 THE HOUR

BLOCK 1 · DISCUSSION Opener — The dollar that surprised you

⌚ 5 min

Round the room, under 30 seconds per saint: "Name one dollar from the last four weeks that did not go where you expected — either you spent it on something you did not plan, or you saved it when you thought you would have spent it." The opener puts each saint's own ledger back in the room before the work blocks lay out the numbers and check them.

SESSION 4 · LEDGER REVIEW AND BRC SIGN-OFF (PAGE 2 OF 3)

THE HOUR — CONTINUED

BLOCK 2 · SKILL PRACTICE Lay out the four-week ledger

⌚ 18 min

1. Each youth lays his budget worksheet, opportunity-cost card, and dollars or receipts out in front of him. He writes the four weeks across the top of the ledger sheet and the dollar number in for each week — in, out, set aside, given.
2. Each youth presents his ledger to the leader: he reads the plan he wrote in Session 2 and the actual numbers he is holding now. Where it matched, where it slipped, what the slip was, and what he did when it slipped.
3. Leader inspects against the worksheet. The standard is honesty, not perfect compliance — a saint who hit 80 percent of his plan and named the slips clearly is doing better than a saint who hit 100 percent and cannot explain how.
4. Leader marks 3a and 3d for any saint who could not present at Session 3 — proof is required to mark them. If a saint still cannot present, the marking moves to a dated deadline before the Board of Review.
5. Plain teaching point: the worksheet matters because it lets the saint compare his plan against what actually happened — hitting it perfectly is not the goal.

REQ 3A

REQ 3D

BLOCK 3 · DISCUSSION What changed about your thinking

⌚ 14 min

1. Each youth, one at a time: "Name one decision you made this month that you would not have made before this badge — what was it, and what changed about your reasoning?" Specific dollar, specific item, specific moment.
2. Push past the easy answer. "I saved more" is not the answer — "I did not buy the second drink at the gas station because I knew the \$3 was the difference between hitting my goal in three weeks and four" is.
3. Take a second round: "What did you learn about incentives — about why people work harder, or sell more, or save more — that you did not know before?" Tie it back to the market simulation or the news article if it helps the youth find the answer.
4. Leader confirms 4a once the saint can name a specific decision and the specific change in his reasoning. "I think about money more" does not satisfy 4a; the named decision and the named change do.

REQ 4A

SESSION 4 · LEDGER REVIEW AND BRC SIGN-OFF (PAGE 3 OF 3)

THE HOUR — CONTINUED

BLOCK 4 · CREATIVE **Wise decisions in the family and the ward**

⌚ 18 min

1. Each youth names one wise economic decision he actually saw a parent, sibling, or leader make this month or last. A parent who paid off a debt before a vacation. A sibling who took a job to pay for his own gear. A leader who organized a service project that saved a family money on a repair. A ward member who paid tithing first on a thin paycheck.
2. For each, the youth names what the decision did — for the family, the ward, or the community. Not a slogan ("it brought us closer"). A specific outcome — money in an account that was not there before, work done for a neighbor, a bill paid on time, a habit modeled for younger saints.
3. Tie it to the doctrinal anchor from Session 1 in one sentence each — these decisions are what stewardship looks like in practice. "He held the dollars he had and answered for what he did with them." Plain, brief; do not preach it.
4. Each youth picks one decision from his own life he will make in the next month that follows the same pattern. He writes it on a half-sheet — specific action, specific date — and puts it in his BRC folder.
5. Leader confirms 4b once the saint named a real decision he saw, a real outcome, and a real next decision of his own. Do not let "I will be more careful" stand in for the specific next decision.

REQ 4B

BLOCK 5 · REFLECTION **Close — BRC sign-off**

⌚ 5 min

1. Walk the BRC with each saint, requirement by requirement. Mark what is done. Any outstanding requirement gets a dated deadline before the Board of Review.
2. Each saint, one line: one habit of careful economic thinking he plans to keep, and one habit (a quick purchase, a guess, a default spend) he plans to drop.
3. Leader gives one short, specific note to each saint by name: one thing he did this month that earned the badge — a dollar he set aside, a decision he reasoned through, a trade he made cleanly.

AT THE CLOSE · DEBRIEF

1. In your four-week ledger, where did the plan slip, and what specifically did you do when it did?
2. Name one decision you made this month you would not have made before the badge — what was the dollar, and what was the reasoning?
3. What is the one habit you are keeping from this month, and the one habit you are dropping?

☑ *Mark 3a and 3d for any saint who could not present at Session 3 but presents real proof today. Mark 4a after Block 3 and 4b after Block 4. Anything outstanding gets a dated deadline on the BRC; final sign-off completes when the remaining piece is in.*

HANDOUT 1 OF 2

FROM SESSION 2 — LAY OUT THE ALLOCATION, WEEK BY WEEK

Personal Budget Worksheet

Fill in Session 2 and bring back to Session 4. The first action is done before the saint leaves the room.

ECONOMICS · WORKSHEET

Name the goal and the trade-off.

Fill in Session 2. Bring it back in Session 4 with the actual numbers next to the planned ones.

SAINT _____ DATE STARTED _____

1 GOAL AND TRADE-OFF

specific item, dollar number, date

My goal — one sentence

e.g. "I will save \$80 for a youth conference fee by April 15."

To do this I will not _____ — the trade-off, named, not implied

2 FOUR-WEEK ALLOCATION

real numbers, not "save more"

WEEK	DOLLARS IN	HOURS IN	WHAT I AM GIVING UP	NOTE / SLIP
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____
END	_____	_____	_____	_____

If a week slips, write the slip in the NOTE column and carry the dollar amount to the next row — the plan adjusts, it does not end.

3 COMMITMENT

FIRST ACTION BEFORE YOU LEAVE

Target amount _____ Target date _____

Named adult who will confirm the work _____

Portion set aside for saving or giving _____ Goes to _____

My first action (do this in the room)

first dollar moved, first text sent, first job arranged

☐ First action done — leader sees it before this sheet is filed.

Bring this sheet to Session 4 with the actual numbers written next to the planned ones.

Print this handout for in-person reference during session 2 — lay out the allocation, week by week.

HANDOUT 2 OF 2

FROM SESSION 3 — THE \$5 DECISION AND THE OPPORTUNITY COST

Opportunity-Cost Decision Card

Fill in Session 3 with the real \$5. Keep it in the worksheet folder for the Session 4 review.

ECONOMICS · DECISION CARD

Name what the \$5 gives up.

Fill with real \$5 in hand. The opportunity cost is the next-best thing you did not pick.

SAINT _____ DATE _____

THREE OPTIONS

specific items, specific dollars

A What I could buy or save toward _____

COSTS _____ BUYS ME IN THE NEXT HOUR _____

WORTH IN 12 WEEKS IF I SAVE IT _____

savings are patient — \$5 is still \$5; alternatives are patient too

WHO PAID FOR THIS DOLLAR _____

B What I could buy or save toward _____

COSTS _____ BUYS ME IN THE NEXT HOUR _____

WORTH IN 12 WEEKS IF I SAVE IT _____

savings are patient — \$5 is still \$5; alternatives are patient too

WHO PAID FOR THIS DOLLAR _____

C What I could buy or save toward _____

COSTS _____ BUYS ME IN THE NEXT HOUR _____

WORTH IN 12 WEEKS IF I SAVE IT _____

savings are patient — \$5 is still \$5; alternatives are patient too

WHO PAID FOR THIS DOLLAR _____

! THE CHOICE \$5 MOVES IN THE ROOM

I chose _____

The thing I gave up was _____

The reason I chose this was _____

The sentence above is the opportunity cost — the next-best alternative you did not pick.

Keep this card with the budget worksheet. Bring both to Session 4.

Print this handout for in-person reference during session 3 — the \$5 decision and the opportunity cost.